



8028842682

TWENTY-FIRST ANNUAL REPORT

OF THE

General Railroad Commissioners

OF THE

STATE OF CONNECTICUT,

FOR 1874,

TOGETHER WITH THE

ANNUAL REPORT OF THE RAILROAD COMPANIES IN
THIS STATE FOR 1873.

TO WHICH ARE ADDED

Leading Statistics prepared by the Commissioners.

Printed by Order of the Legislature.

HARTFORD:

PRESS OF THE CASE, LOCKWOOD & BRAINARD CO.

1874.

CONN

J

87

C8

A3a

1874

v.1

pt.2

THE STATE OF CONNECTICUT

General Railroad Commissioners

STATE OF CONNECTICUT

1874

ANNUAL REPORT OF THE RAILROAD COMMISSIONERS OF
THE STATE FOR 1874

NEW HAVEN

Published by the State of Connecticut

Printed by the State of Connecticut

NEW HAVEN

1875

State of Connecticut.

To the Honorable General Assembly of the State of Connecticut, May Session, A. D. 1874:

The Board of Railroad Commissioners herewith respectfully submit their twenty-first annual report, including therein the reports of the companies in the State and a tabulated statement of the doings of said companies as returned to the Board.

The act of 1872 fixed the date to which the companies should make up their reports at the 30th day of September in each year, and in those herewith submitted the period for which they are made is the twelve months from September 30th, 1872, to September 30th, 1873.

In reporting the action of the Board, however, it will be seen that they have not limited themselves to the same period, but have included their doings up to April 1st, 1874.

During the period covered by this report, the Commissioners have made all examinations and inspections of the several roads, as they are by law required, and have attended to various special duties, as will appear in the detailed statements of the condition of the various roads.

They would only say here that they have found a very gratifying increase in the attention paid to the comfort and safety of passengers, and in the certain and prompt running of trains; that the road-beds, tracks, and rolling stock have been greatly improved, and the latter increased to meet the demand made by an increase of travel and freight business;

that the recent inventions for lessening the dangers of steam locomotion have been and are being adopted more and more ; and that, as a whole, the condition of the companies is more prosperous and flourishing than ever before.

There are submitted herewith reports from twenty-two companies, made upon the forms prescribed in the act of 1872. With one or two exceptions, which will be hereafter noticed, they are full and complete, and in that respect compare most favorably with those submitted last year. This being but the second year of their use, another year will perfect those few points where there is incompleteness at present.

By them it appears that these twenty-two corporations own 1,264 miles of road, of which 1,197 are finished and in use, and 67 miles are still incomplete. There are within the limits of the State 893 miles of road, the other 371 miles being situated in the adjoining States of Massachusetts, Rhode Island, and New York.

Within the year the New Haven, Middletown and Willimantic road have commenced operating twenty-eight miles of their road located between Middletown and Willimantic, completing what is popularly known as the Air Line road. This forms a connecting link between the New York, New Haven and Hartford Railroad at New Haven and the Boston, Hartford and Erie Railroad at Willimantic, and gives a new through line between Boston and New York.

In regard to this road, the Commissioners would say that in the Spring of 1873 they received, through His Excellency Governor Jewell, a communication from Edward W. Serrell, Esq., formerly Chief Engineer of said road, in which he stated that the Lyman viaduct was being constructed improperly, in a manner different from that originally designed, and of insufficient strength. Upon this they had the iron bridge over the Connecticut river at Middletown and the two iron trestles on the line of the road, known as the Lyman viaduct and the Rapallo viaduct, carefully examined by James Laurie, Esq., civil engineer, of Hartford, and his report thereon was incorporated into their report made to the last General Assembly. In accordance with the suggestions therein contained, these

iron bridges were carefully and thoroughly tested in the manner recommended, and with a result entirely satisfactory. The bridges are amply sufficient for any load they will be obliged to support, and any fears of their weakness are utterly without foundation.

The amount of capital stock of these roads is \$44,690,700, and the amount actually paid in \$36,068,694.62, showing an increase in the amount of paid-in capital during the year of \$608,576.96.

The percentage of capital stock and capital paid in held in this State does not differ materially from last year, being thirty-five per cent. of the former and about forty-four per cent. of the latter.

It is found impossible to give the number of shares of stock held in this State, or the number of stockholders residing here, with a sufficient degree of accuracy to be of any service, for the reason that in some of the reports submitted to the Board, in reply to the question as to the residences of stockholders, the companies say that their stock ledger does not give the residences of the stockholders. It would seem to the Commissioners that when the law makes it the duty of the Company to answer such question, it is certainly their duty to so keep their books that they may be able to give the desired information.

The amount of funded and floating debt, as reported, is \$20,530,270.49, a decrease from last year of \$22,743,222.36. This immense decrease of over one-half deserves a word of explanation. In the last report, the funded and floating debt of the Boston, Hartford and Erie road was put down at \$22,500,000, and that sum was included in the amount reported as total funded and floating debt. The report of said corporation for the present year is made by the trustees for the Burdell bondholders, who say of the debt, and also of the cost of road and equipment, "No reply can be furnished by the trustees in possession to these questions; the cost, debts, &c., are unknown to them." The Commissioners therefore deemed it proper to leave the said sum out of the account. Aside from this, the decrease in the debt has been \$243,222.36.

The same explanation should also be made in the item of total cost of road and equipment, which is as follows: The cost as given the present year has been \$54,659,029.82; last year it was \$74,074,037.40, or, deducting the amount put down to the Boston, Hartford and Erie corporation (as explained above), the amount was \$51,574,037.40, showing a net increase during the year of \$3,084,992.42. This latter sum represents the amount expended for the extension and alteration of the road, land damages, new buildings, new rolling stock, &c., during the year and charged to construction account.

The average cost per mile, as appears by the table, has been \$43,106.49. This is evidently too small, as in those cases where the roads have come into the hands of the present holders by foreclosure of mortgages, they have given only the actual cost to them, and not the amount expended in the construction and equipment of the road in the first instance.

The increase in rolling stock is very marked as showing an increased demand for passenger accommodations, if not for freight. The number of locomotives owned by the companies is 293, against 277 last year; passenger cars 395, against 335 last year; baggage cars 148, against 126 last year; and freight cars 4,698, against 4,705 last year.

The total mileage amounts to 6,295,813, an increase over last year of 616,219; total number of passengers carried 10,542,821, an increase over last year of 408,188; number carried one mile 222,497,498, an increase of 3,369,007; number of tons of merchandise carried 3,430,541, an increase from the previous year of 468,068; and number carried one mile 121,264,804, an increase of 13,202,830.

The total cost per train per mile run is \$1.32, of which about 29 per cent. is charged to "maintenance of way," 27 per cent. to "maintenance of motive power and cars," and 44 per cent. to "miscellaneous expenses." Under the first head are charged all repairs to the road, bridges, stations and buildings; under the second head, all repairs of locomotives and cars, and the cost of fuel, oil, and waste; while "miscellaneous" expenditures include salaries, wages, and all items of cost other than above enumerated, except interest.

The entire gross receipts from all sources have been \$12,037,986.33, of which sum \$6,062,145.52, or a trifle more than 50 per cent., was derived from passengers, and the balance from freights, U. S. mails, and express companies.

The receipts per mile range from \$33,224.28 to \$418.71, the former being reported by the New York, New Haven and Hartford road and the latter by the Shepaug Valley; the average of all roads is \$9,493.68. Deducting from these receipts the entire cost of operating the roads as given above, and we have as the amount of income above operating expenses \$2,586,463; from this deduct the amount paid for interest, and we find the net income to be \$2,586,463, which is about 6 per cent. on the capital stock, and only about 4.8 per cent. on cost of road and equipment.

Nine of the twenty-two corporations paid dividends during the year to the amount in all of \$2,535,655, being 5.7 per cent. on the capital stock of all the roads, and 4.6 per cent. on the cost of their construction and equipment. These nine paid as follows :

N. Y., N. H. & H'd,	two	dividends of five per cent. each.
Norwich & Worcester,	two	" five " "
Naugatuck,	two	" five " "
N. Y., Prov. & Boston,	four	" two and one-half.
New London Northern,	two	" four per cent each.
Housatonic,	two	" four " "
Rockville,	one	" six "
N. H. & Northampton,	one	" three "

Shore Line, one of four and one-half per cent., and one of three and one-half per cent.

The income per mile from each passenger averages .027; for each ton of merchandise .042. As compared with last year, this is an increase of .0009 on each passenger, and a decrease of .002 on each ton of freight.

From this it will be seen that more than one-half the roads in the State failed to pay any dividend to their stockholders, and that the entire amount of capital invested in the roads has returned to the holders a dividend of less than five per cent.

In view of these facts, the question of establishing a tariff by act of the legislature, is one that may well demand careful consideration by our law-makers.

This question has been productive of more discussion than, perhaps, any other connected with railroad interests; and the arguments on each side have been many and warm. The advocates of such action claim that the State has the right and ought to interfere to regulate the amount to be charged by each road; that the corporation derives its existence from and is a creature of the State, organized primarily for the benefit of the community, and endowed with extraordinary rights and privileges; that if it can pay a fair dividend to its members on a smaller tariff than the one now established, the general public have a right to the reduction. On the other hand it is urged that the present tariff is as low as is safe for the companies; that the traveling public demand and require that the road shall be so operated as to secure the maximum of speed, dispatch of business, promptness, comfort, and safety, and that this cannot be done for less than it is at present; and that until the holders of railroad stocks are shown to have received larger returns than are every day seen in other lines of business, it is unjust to compel them to cut down their prices. Who are correct is no easy matter to say. It may, indeed, be a question whether a road that can pay to its stockholders five per cent. semi-annually, and still retain a surplus in its treasury, can not afford to adopt a lower tariff both for passengers and freight; while it would appear that a road which, under the present rates, can pay no dividend, would be bankrupted if compelled to reduce them, unless, as some claim, the reduction should stimulate and increase the business of the road to an extent sufficient to counterbalance the loss on each individual passenger and ton of freight. One of the principal roads in the State has, during the past year, made a voluntary reduction in its tariff, and, instead of the expected decrease, there was found to be an increase in the net income as compared with the same period last year. Whether any and, if so, how much of the increased business can be rightly credited to the change in fare is and must be a matter of individual opinion.

Among the traveling public, too, there are adverse interests; on the one side is that large and increasing class who ride on commutation and season tickets at a very small cost per mile, and on the other those who travel occasionally and pay regular rates. Any reduction to the latter will be made up by an increased charge to the former; and the man who uses the road constantly has to pay for the benefit of the one who uses it occasionally,—a direct contradiction of the ordinary business rule, that gives to the wholesale purchaser the advantages of a reduced price. Take as an example the New York Central Railroad, which is restricted in its charges to two cents per mile for all distances and on all trains. The system of commutation is unknown, and the man who passes over the road once a year has the same accommodations and at the same price as he who travels back and forth each day.

In speaking of the restriction on the New York Central road, it should be borne in mind that it was a provision incorporated into the charter at the time of the consolidation of the short lines which went to make up the road, and that the charter was accepted with that condition in it, so that it establishes no precedent for the matter now under consideration except as showing the effect of such restriction upon the holders of commutation tickets. The only State in which the attempt has been made to regulate fares and freights by a general law is Illinois, and whether the workings of the law have been attended with success and to the satisfaction of its friends, the Commissioners, at the time of writing, are unable to state.

In other States the matter has been freely discussed, but no legislative action has been taken.

During the twelve months covered by the reports there has been no accident to trains resulting in the death of any passenger, and but three where an employee was killed.

The first was on the 28th of January, 1873, at Barretts, on the New London Northern road. The telegraph operator had quitted his post, and left in his place an inexperienced hand, who gave a wrong signal and brought together two

trains. The operator was returning on the engine of one of the trains, and was killed by the collision.

The second occurred about 2 P. M. on the 10th of May, 1873, at a point near Tolles' station, on the Hartford, Providence, and Fishkill railroad, and was caused by a broken rail. The engine and eleven cars of a freight train passed the break in safety, but the two rear cars were thrown from the track. In the rear or caboose car were Conductor George E. Bradley and Junction-Master Albert M. Butts, both of whom were so severely injured that they died soon after. There were also in the car nine trackmen, but one of whom was seriously injured. An investigation showed that the road and track was not in perfect repair at that point, and that the train was running at an unusually high rate of speed at the time of the accident.

The third occurred about five o'clock in the morning of June 15th, 1873, at a point near Dayville, on the line of the Norwich and Worcester road. The steamboat passenger train was thrown from the track by a tie placed there by some person unknown, and the engineer, P. L. Cooper, and fireman, George A. Harvey, were scalded and very severely injured, so that the latter died on the 20th of the same month.

There was but one accident in which passengers were injured. The 5.45 P. M. train on the New Haven and Northampton road was wrecked at a point near Hamden, on the 30th of January, A. D. 1873, by reason of a broken rail, which threw the rear passenger car from the track. The car was overturned, and fifteen passengers more or less injured. Mr. and Mrs. Thomas Doody, of Southampton, Mass., were the only ones who suffered seriously, and most of the injuries were very slight.

A more full account of this last accident and the investigation following it will be found in the report of the Railroad Commissioners to the last General Assembly.

The number of accidents of all kinds resulting in injury to persons was 110, of which 59 were fatal, and 51 were not fatal.

With two exceptions, this is the largest number reported

in any one year, and there have never before been so many fatal cases. Last year there were 85 in all; 54 fatal, and 31 not fatal.

Of the total number injured 19 were passengers, 37 employees, and 53 others.

Of the 19 passengers, 15 were injured as just stated, two received injuries while attempting to get on or off trains while in motion.

Of the remaining two, which were both fatal, one was caused by jumping from a moving train while it was on a bridge. The man went through, and was killed. In the other case the man, who was a commuter, had left the train and started to walk up the other track, when he was met by a freight train, and for some unaccountable reason failed to get out of its way, was run over and killed.

Of the 37 employees injured, seven were hurt, (including the four killed as stated above,) by accidents to trains on which they were at the time; nine were injured while coupling or switching cars; seven while getting on or off moving trains; and fourteen by falling or being thrown from the train, struck by bridges, etc.

Of the 53 persons, other than employees and passengers, injured, thirty-three, or almost two-thirds of the entire number, were walking, sitting, or lying upon the track, and seven more were struck while at crossings; seven were injured while striving to get on board moving trains; and six in ways other than above. Especial attention is called to the large number of persons injured while walking, sitting, or lying upon the track. The carelessness shown in this regard would amount to criminal negligence were it displayed in a matter involving the life or property of another. Persons under the influence of intoxicating drinks start and walk along the track until they fall down in a drunken stupor, to be cut to pieces by the next train, unless some friendly hand appears to snatch them from certain death; others afflicted with deafness will still venture upon the track, where they are overtaken and struck down without even hearing the approaching train or the signals of danger. Others are in full

possession of their faculties, but so absorbed in their own thoughts that they might as well be deaf and blind; still others see the approaching train, miscalculate its distance and speed or their own quickness, and so fail to get out of its way.

It may not be possible for the law to do anything for those who so foolishly and recklessly jeopardize their lives, but it might prevent some of these accidents, were walking on the track made a criminal offence, and a sufficient penalty imposed to give dignity to the law. In this connection, the Board of Commissioners also desire to call the attention of your honorable body to the subject of grade-crossings. With something over one thousand in the State, the wonder is that so few fatal accidents have occurred; as it is the record shows that, in a single twelve months, within this little State, seven persons have received from this cause alone injuries, more or less severe, and in a majority of cases fatal. It is true that our present legislation, providing as it does for gates and flagmen, does much to prevent accidents that would otherwise occur, and is a step in the right direction; but with the increasing frequency in the running of trains, and the high rate of speed now attained, no man, who gives the matter serious attention, can refuse his assent to the proposition that no railroad should cross a public highway at grade where it can be possibly avoided, and that if the desired result can be obtained in no other manner, then the lay-out of the highway should be changed. During the past year there have been several applications received for the establishment of new grade crossings, but they have been invariably denied, where there was any possibility of making a different arrangement.

The Commissioners are fully aware that there are crossings where a change is impossible, and at such the gate, flagman, or electric signal, is all the safety that can be had; but in many instances a comparatively slight expense in raising or lowering the railroad track or the highway, or in changing the course of the latter for a short distance, will obviate the difficulty. So radical change could not, of course, be accomplished at once but would require time, and the

Commissioners would suggest the propriety of some action looking to that end and providing for a gradual change. Let some means be provided by which any party interested might bring the matter before a proper tribunal, which should decide the feasibility and necessity of a change, make all requisite orders in the matter and settle all questions of expense arising thereon. Till something of this kind is done, these grade crossings will remain an open trap wherein many valuable lives will be lost.

That we have not to report any long list of killed and wounded, resulting from collision of passenger trains is a matter of congratulation, and we may safely say that this is due to the care exercised in the direction of the roads, and the efficiency of the officers and employees of the companies, and also to the new and improved methods of controlling the trains adopted by some of the companies.

The Westenhaus Brake and the Vacuum Air Brake, by which the control of the train is given into the hands of the engineer, and he is enabled to bring it to a stand-still in an incredible short space, have been long enough in operation to prove their usefulness and economy, and in numberless instances have saved life and property that must have been sacrificed had the stopping of the train depended on the old fashioned hand brakes. From experiment and observation the commissioners have arrived at the opinion that of the two systems the Vacuum brake is the best and most reliable. Each are so connected with the locomotive as to be under control of the engineer, the difference being in the source of power. In the Westenhaus this power comes from a condenser, and the compressed air is carried from car to car in pipes and acts with an outward pressure; in the Vacuum (as its name indicates) the air in the pipes is exhausted and the pressure of the outside air tightens the brakes. A small hole in the Westenhaus pipes is sufficient to seriously impair its efficiency, as the air pressing out tends to enlarge the orifice and soon renders it useless; while in the Vacuum, if a hole is made the outside pressure forces the sides of the vent together and prevents its enlargement. It can also be furnished at less expense and is less liable to get out of repair.

The device for coupling cars known as the Miller Platform is coming into increasing use. By it the apron between the cars is done away with, the buffers are placed on the same level with and form a part of the platforms, and the latter are brought close together, thus removing all danger of falling between the cars. It also adds to the strength of the car, and it has been shown by trial that cars so furnished will not "telescope" under circumstances where ordinarily constructed cars would certainly do so. Connected with it is a device for coupling cars without going between them, an invention of great practical importance. The life of a brakeman is, at best, an undesirable and dangerous one. A glance at the figures given above will show that about twenty-five per cent. of the accidents to employees were injuries received while coupling cars. This danger is greater in freight than in passenger trains, and is so recognized that it has become a saying, that it is only a question of time when a brakeman will get crushed. Thus far no invention has come into use for coupling freight cars other than by standing between them, but busy brains are working at the problem, and we look for its speedy solution.

In addition to the tables heretofore presented by the Commissioners in their Report, the present board have prepared and submitted and would call attention to Table No. 10, showing in one column the amount of funded debt of each company in 1872, and in another the amount of the same in 1873, with proper columns for increase and decrease when any has occurred during the year. In the same table will be found the amount of the floating debts arranged in a similar manner. A glance at this will show what each road has done financially during the period for which the Report is made.

A word might be said just here of the corporation known and spoken of in this report as the Boston, Hartford and Erie. After various vicissitudes, this company has apparently reached a firm basis and escaped the worst of its entanglements; but it might be more proper to say that the old company succumbed, and a new one was formed from the debris.

In the deed known as the Burdell mortgage was a provision

that in certain contingencies the holders of the bonds thereby secured might organize themselves into a new company, the holder of each bond for one thousand dollars becoming the owner of ten shares of one hundred dollars each of the capital stock of the new company.

The contingencies having arisen, the road was taken possession of by the trustees for the bondholders, and a new company was organized under the name of the New York and New England Railroad, a charter for which was granted by the last General Assembly. This action was followed by litigation on the part of the stockholders in the original company, and the courts have recently decided that the new company is legal, and that the holders of the old stock have no claim against the road. Its prospects are now good, and it will undoubtedly be completed in a comparatively short space of time.

Until last year the fencing of railroads was a vexed question productive of much trouble to all concerned. Previous to that time the law required all railroad companies incorporated after the first Wednesday of May, 1850, to erect and maintain good and sufficient fences on both sides of the road; and that every owner of land adjoining any railroad, who, prior to the twenty-second day of June, 1850, received compensation for fencing along the line of land taken for the purposes of such railroad, should build and maintain a lawful fence on said line. It was also provided that in the latter case the company might erect said fence and collect the expense from the owner of the land, and that the Railroad Commissioners might compel its erection. This statute left the question as to when a person should be regarded as having received compensation a very open one, and in an attempt to enforce its provisions in one instance the Commissioners met with an injunction from the Superior Court, as will appear in the statement of the detailed condition of the New Haven & Northampton Railroad, as given in the report for 1872.

The General Assembly, at its May session, 1873, passed an act making it the duty of the companies in every instance to erect a fence where required by the Commissioners, and pro-

viding in what manner they might be compelled to do so, and fixing a penalty for non-compliance with orders of the Commissioners. The companies were authorized to collect the expense from the land owner, where, by reason of having received compensation therefor, it was his duty to erect and maintain a fence. This simplifies the matter very much. The wants of the public are met by the erection of a fence in the first instance by the company, and if any question arises between it and the land owner as to who should bear the expense, it is to be settled as any other claim between private parties, and in a manner not to affect the public welfare.

Under this act the Commissioners issued a circular calling the attention of the railroad companies to said act and its requirements; and in accordance therewith several miles of fence were erected. Finding, however, that the law was not in all cases being carried out, the Commissioners, on the 28th day of March, A. D. 1874, issued their order requiring the companies to comply with the act and erect lawful fences on both sides of their track within ninety days after the date and service of said order. It is believed that the companies will cheerfully comply therewith, and that before the close of the year all trains in the State will be run between lawful fences.

During the year there has been no complaint made to the Commissioners of the violation of the act which prohibits the use of the track at a crossing more than five minutes consecutively for the purposes of switching, except one from Willimantic as to the manner in which cars were left at that station by the New London Northern road. The matter is noticed and explained in the statement of the detailed condition of that corporation.

For further and more specific information as to the several roads, their various operations, their changes and improvements during the year, and the questions that have arisen specially affecting any given road, the Commissioners would respectfully refer your honorable body to the detailed statements and to the full returns of the companies herewith submitted.

DETAILED STATEMENTS.

NEW YORK, NEW HAVEN & HARTFORD.

This company represents the Hartford and New Haven Railroad Company, which was chartered in 1833 and commenced operations in 1838, and the New York and New Haven Company, which was chartered in 1844 and commenced business in 1848; the two were consolidated under the present name in the year 1872. The total length of main line of road from its junction with the Harlem Railroad at Williams Bridge, N. Y., to Springfield, Mass., is 123 miles, all of which is a double track; with branches to Middletown, 10 miles; Suffield, 4 miles; New Britain, 3 miles; and the freight depot at Hartford, 1 mile: making as the total length of main line and branches, 141 miles; of which 120 are in this State. It has also 44 miles of side track, 37 of which are in this State: making, in all, 308 miles of single track.

Its rolling stock consists of 88 locomotives, 171 passenger cars, 59 baggage cars, and 1,324 merchandise and gravel cars.

For the past year the management of this company has been very successful. During that time no accident has occurred to any passenger train, and but slight ones to any freight or working trains. The main line from New Haven to Williams Bridge is all laid with steel rails weighing sixty-two pounds to the yard; from Hartford to Springfield there remain about twelve miles of iron rails, which, the Commissioners are assured by the company, will be replaced with steel within

the next three months : making a line of 123 miles of double track, all steel rails, second (it is believed) to that of no road in this country.

But very few complaints have been made of want of accommodations or lack of attention to patrons, and these, when brought to the notice of the General Superintendent, have been promptly remedied.

A new, commodious, and attractive passenger depot has been erected at Greenwich, also a new station established at Woodmont, between Milford and West Haven, and a convenient depot placed there.

This company appears to be pursuing a policy of encouraging local business upon its line, which will prove of no little advantage to its income. There have been three applications for highway crossings at grade over this road : one at West Stratford, one at Darien, and one at New Haven ; all of which were refused in pursuance of the system advocated elsewhere in this report, it appearing feasible in each case to cross by bridge, either at the location asked for or in the immediate vicinity.

The net income of this company, as reported, for the year ending September 30th, 1873, was \$1,726,802.82, out of which there have been paid two dividends of five per cent. each, amounting to \$1,550,000, leaving a surplus of \$176,802.82. From this showing the question may arise, can passengers and freight be transported over this road at lower rates than are now charged, and yet leave a fair return for the capital invested ? If so, the public, from whom the company received its franchises, is entitled to the benefits that would follow a reduction of rates.

SHORE LINE.

This Company was chartered in 1848, commenced business in 1852, and is now leased and operated by the New York, New Haven, and Hartford Railroad, under a lease for ninety-nine years at the yearly rental of \$100,000, being ten per cent. on the reported capital of \$1,000,000. During the past year a very large amount has been expended on this road in im-

proving its road-bed, track, bridges, and depot buildings. Thirty miles of its road-bed, from Fair Haven to the Connecticut River, have been graveled to the depth of eighteen inches, and over 40,000 new ties have been put in the track.

The long Howe truss bridge over the Quinnipiac River at Fair Haven has been rebuilt of entirely new material; also two other truss and two draw-bridges located at various points on the line between New Haven and Saybrook. There are also, between New Haven and New London, twenty-six pile bridges, which are almost entirely new. Three new depots have been erected, one at East Haven, one at Waterford, and one at Saybrook Junction, this latter being a union depot in connection with the Connecticut Valley Railroad.

About one-sixth of the whole line has been relaid with steel rails of sixty-two pounds to the yard, and there are now distributed about ten additional miles of rails, which will be laid probably within the next sixty days, showing a disposition on the part of the lessees to make this line equal to any other in the State.

An application, dated June 14th, 1873, was made to the Board by the selectmen of the town of East Haven for permission to cross this road at grade with a new highway in the village of Fair Haven, upon which, after due notice, hearings were had and the location thoroughly examined. It appeared to the Commissioners an extremely dangerous place for a grade crossing, and that it was feasible to cross by bridge; and the application was accordingly denied. An order, however, was made allowing the crossing by bridge, under the statute in such case made and provided.

NAUGATUCK.

The charter of this Company was granted in 1845, and the road completed and put in operation in 1849. Its original capital was \$1,000,000, which has been increased to \$2,000,000. Its length of road is 61 miles from its junction with the New York, New Haven, and Hartford road at Stratford to its terminus at Winsted, and its equipment consists of 12 loco-

tives, 19 passenger and baggage and 279 merchandize and other cars. It is carefully managed, and its road-bed, track, and bridges kept in good condition. It has all steel rails from the junction to Waterbury, and there have been laid during the past year 510 tons of steel rails in the track beyond Waterbury, and 19,000 new ties in the whole length. Its income for the year ending September 30th, 1873, after deducting all expenses, was \$194,594.35, from which two dividends of five per cent. each, amounting to \$187,965 were paid, leaving a surplus for the year of \$6,629.35, and a total surplus of \$233,581, showing a prosperous condition of its finances, mainly attributable to the encouragement given to its local business. The depot accommodations at Winsted are not yet improved, but arrangements have been made between this Company and the Connecticut Western, which, when fully carried out, will give the public in that locality ample accommodations.

CONNECTICUT WESTERN.

This is one of the youngest Companies doing business in Connecticut, having received its charter in 1868, with a capital of \$3,000,000, and commenced operations in 1871 with a paid-in capital of \$1,650,000, and a total cost of \$2,986,405.82, which has since been increased to \$4,543,636.15, as the present cost of road and equipment, making its financial standing as follows:

Chartered capital, - - -	\$3,000,000.00
Paid-in capital, - - -	1,890,124.64
Funded debt, - - -	2,674,000.00
Floating debt, - - -	40,673.62
Total, - - -	<hr/> \$4,564,798.26
Cost per mile, - - -	61,400.49

Its equipment consists of 18 locomotives, 14 passenger and baggage cars, and 187 merchandize and other cars.

Its income for the year ending September 30th, 1873, above operating expenses, was \$154,828.40; amount paid for

interest, \$176,715.00, leaving a net deficit for the year of \$21,886.60, showing a more encouraging prospect than last year, when the income over operating expenses was but \$65,611.95, and the amount paid for interest \$172,130, making a deficit for that year of \$106,518. With a road-bed and track in superior condition, and with a disposition on the part of the managers to hold out all possible encouragement to additional business over its line of road, it is believed this company will soon be able to show a handsome income over all expenses and interest.

Some complaints of the want of cattle guards along the line have been received, and the attention of the company called thereto; they have promptly responded, and a large number of cattle guards have been built during the year.

This company having laid no track through the village of Winsted, in the town of Winchester, now use the track of the Naugatuck Company for a short distance. It is hoped this necessity will cease to exist during the present year, as upon application to this Board, dated May 31, 1873, for their approval of a lay-out ordered by vote of the Company, hearings were had at different times, the result of which was an amicable arrangement between the two companies, and an agreement and contract made and signed by their respective presidents, which agreement and contract was approved by this Board and made a part of its finding upon said application.

This arrangement, when fully carried out and completed, will give to the patrons of both roads largely-increased accommodations and facilities for both passengers and freight.

NEW HAVEN AND NORTHAMPTON.

This corporation received its charter as a railroad company in 1846, and commenced operations in 1848, with a capital of \$1,010,000, which has since been increased to \$2,600,000, as reported for 1873, with \$2,460,000 paid in; making, with a funded and floating debt of \$2,112,758.33, the total cost of road and equipment, \$4,572,758.33.

The main line extends from New Haven to Williamsburg,

Mass., and is $83\frac{88}{100}$ miles in length, of which $51\frac{26}{100}$ miles are in this State. Its branch roads are to Collinsville and New Hartford, 14 miles; to Tariffville, 1 mile; and from Westfield to Holyoke, $10\frac{32}{100}$ miles, making a total length of about 109 miles, besides about 20 miles of side tracks. The condition of the roadbed, track, and bridges has been greatly improved the past year, there having been laid 2,132 tons of steel rails, weighing sixty pounds to the yard, 500 tons re-rolled iron rails of the same weight, and over 50,000 ties; the side tracks are nearly all provided with steel frogs and the Wharton safety-switch, which are an almost perfect preventative of an accident from a misplaced switch. Including 600 tons of steel rails laid since September 30th, 1873, this Company has now about 30 miles of all steel track. At the time of our last report there were several wood bridges which needed renewing, of which two have been replaced by substantial stone arches, and the Commissioners are assured that the others will be attended to as soon as possible. A commendable disposition is shown on the part of the managers of this Company to so improve its road and equipment as to insure safety and comfort to its passengers and quick dispatch to its business. On the 15th day of August, 1873, application was made by this Company to your Commissioners for their approval of the abandonment of a station known as Allen's Station, in the town of Avon, for reasons set forth in said petition, upon which hearings were had, after due notice of the time and place of said hearings.

The result arrived at is set forth in the following quotations from the finding of the Board: "The Commissioners, believing that at all stations there should be business enough to warrant the erection of comfortable and convenient depot buildings, and that there are such comfortable and convenient buildings at Avon Station, within a distance of about two and one-third miles, and at Unionville, within a distance of about two miles from the locality, which furnished the strongest reasons in opposition to said application; and that the very small amount of business to be accommodated will not warrant the erection of such comfortable and convenient build-

ings at said Allen's Station, the Railroad Commissioners do find and approve of the intention of said New Haven and Northampton Railroad Company as set forth in said application, and that said New Haven and Northampton Company are hereby relieved from all obligations to stop any of their trains at said Allen's Station."

Another application or petition, dated November 18, 1873, was also received, asking for the approval of the discontinuance of one or both of the stations known as Southington and Plantsville, in the town of Southington, to the end that there may be thereafter one station in place of the two before named, so located as to best promote the common good of all the parties in interest. Due notice having been given, hearings in the matter were had on the 6th, 16th, and 17th days of January, A. D. 1874, a full and extended opportunity having been given to all parties in interest to be heard and to explain the surroundings, wants, and necessities of the business in the locality of the stations as then arranged. After a careful and extended consideration of the whole question, the Commissioners gave their approval of the discontinuance as asked for by said New Haven and Northampton Company under and by complying with the following conditions, which are here quoted from the records: "The New Haven and Northampton Company shall provide and erect a passenger station house near their new freight depot, as shown on map exhibited and submitted, and after and in compliance with the plans and profiles also submitted for said passenger station building, and provide suitable and convenient approaches thereto; also suitable, convenient, and easy approaches to their new freight depot; all of which shall be done to the acceptance of the Railroad Commissioners; said company to also continue the same facilities for receiving and shipping freight by the car load and unbroken, as at present enjoyed, to each and all of the parties who patronized their railroad by receiving and shipping freight thereby."

The temporary suspension of the order of the Commissioners concerning the crossing of this road and the Connecticut Western at Simsbury, is still continued; but it is hoped the matter will be satisfactorily arranged at an early date.

CONNECTICUT VALLEY.

This road received its charter in 1868, and commenced running its trains in 1871, and has met with much success. Its income over operating expenses the last year has been \$108,180.60, against \$45,763.44 the year previous. This success is believed to be attributable to the endeavors of the managers and officers of the road to accommodate all its patrons.

During the year the connection has been completed with the New York, New Haven and Hartford road, by which trains leave and arrive at the Asylum Street depot at Hartford, passing around the northeast corner of the city.

BOSTON, HARTFORD & ERIE: OR, NEW YORK & NEW ENGLAND.

This company is in much the same condition as reported last year, and is still in the hands of the trustees under the Burdell mortgage, although by decision of the courts it may at any time be passed into the hands of the New York and New England Company. The reply of the trustees as to its cost, &c., will be found elsewhere referred to in this report.

Its total length of single track, including sidings, is 169½ miles, of which 45½ are in this State. It is in good condition throughout. Its total income for the year ending September 30th, 1873, was \$857,114.00; total operating expenses for same period, \$728,568.13; income above operating expenses, \$128,545.87.

A petition from the selectmen of the town of Mansfield, dated July 12th, 1873, and asking the Commissioners to examine the crossing of the highway leading from North Windham to Willimantic by the Boston, Hartford and Erie Railroad, with a view (if in their opinion the public interests require) to the establishment of gates, flagmen, or electric signals, or any other act deemed needful for the protection of the public at said crossing, was duly received, and, after reasonable notice to the parties in interest, hearings were had on the same from time to time, the result of which will be best

understood from the following quotation from the records: "Considering the very small amount of business upon the road, and the number of trains run over the same each day, the Railroad Commissioners do not find the danger to the public so great as to warrant the ordering of gates, flagmen, or electric signals at said crossing; but they do find, and hereby order and make record, that all trains approaching said crossing shall be slowed down at a point not less than forty (40) rods distant therefrom to a speed not exceeding six miles an hour, and continue the same until the crossing is passed, with a continuous sounding of the whistle or ringing of the bell;" which order, it is believed, has been fully complied with. This crossing should have been bridged, as it is a perfectly feasible locality for that purpose.

HARTFORD, PROVIDENCE & FISHKILL.

This road is operated by trustees for the bondholders, and has about 122 miles of main line and about 20 miles of sidings, of which 96 miles of main line and about 13½ miles of sidings are in this State. Its equipment consists of 30 locomotives, 36 passenger, 16 baggage, and 384 merchandise and other cars. Its gross income for the year ending September 30, 1873, was \$1,064,940.50; from which deducting \$889,808.33, cost of operating, we have \$175,132.17 as its income above operating expenses. Of this, \$154,561.59 was paid as interest, leaving a surplus of \$20,570.58, which added to the surplus reported previously, makes the present surplus \$221,089.24.

It will be noticed that the cost of operating was about 84 per cent. of the gross earnings. This large cost is partly due to the heavy wear upon its track in former years without corresponding renewals, the income not being sufficient to pay for the new materials. There has, however, been a commendable degree of improvement during the past year, 2,295 tons of new 60 lb. rails having been laid, and about 52,000 new ties; but there is yet need of a large amount of new iron and ties to put the track in what may be called good condi-

tion. The bridges on the road are in good condition with a few exceptions, and a portion of these are already in process of renewal.

NEW LONDON NORTHERN.

This road has a whole length of 100 miles, 56 of which are in this State, and has an equipment of 21 locomotives, 22 passenger and baggage, and 523 merchandize and other cars. It is leased to the Vermont Central Railroad Company, by whom it was controlled and operated until something over a year ago, when its own officers resumed control, so far as it pertains to its own immediate business, such as repairs of roads, the controlling of trains and time of their running. This course was rendered necessary by the numerous complaints noticed in last year's report. Since the management has been resumed a marked improvement has been made in the condition of the track; and in place of confusion and frequent accidents to trains, which was the order last year, no train accident of any importance has occurred this year, and no complaints made of want of accommodations or of irregularity in the running of trains. Many of the rails are badly worn, and many new ties are now needed in the track, but there has been laid within the last year 1,200 tons of new iron, 1,800 tons of welded rails, and about 50,000 new ties, showing that the present managers are in earnest in their efforts to make the road perfectly reliable and safe.

Some complaints have been made by the patrons of this and the Hartford, Providence, and Fishkill Railroad of the want of freight accommodations at Willimantic, and the attention of the proper officers having been called thereto, the commissioners are assured that it is their intention to enlarge their depot grounds at that point as soon as the necessary land can be obtained.

NEW HAVEN, MIDDLETOWN, AND WILLIMANTIC.

This Company has finished and put in operation, since the last report of this Board, 28 miles of road between Middletown and Willimantic, their first permission for the running

of passenger trains as far as East Hampton at a limited rate of speed having been given May 19th, 1873, and from Middletown to Willimantic August 11th, 1873, at a rate of speed not exceeding eighteen miles an hour, which limit has since been removed, as the condition of the road has been greatly improved since that date.

The iron bridges on this road have been tested in accordance with the suggestions of James W. Laurie, Esq., civil engineer, whose able report upon these structures was given in the Commissioner's report to the last General Assembly. This Company now operate 50 miles of road, but with the limited amount of business yet developed its net income is very small, in fact so small that the officers in making their report are unable to find it. It is now in the hands of trustees under the mortgage, who, with their superintendent, Wm. A. Waterbury, Esq., manifest a disposition to put the road in good condition, and thereby attract business to its line. Upon the petition of W. E. Barton and others of the village of East Hampton, (upon the line of this road,) to the Hon. James Phelps, a Judge of the Superior Court, for such action as is by law prescribed for the location of stations or depots upon the line of unfinished railroads, said Judge did appoint John W. Bacon, Esq., engineer, to act with the railroad commissioners upon the matter, as set forth in said petition and order of said judge. A hearing was appointed, and due notice given to the parties in interest, which hearing was adjourned from time to time until the 18th day of February, 1874, when an agreement was made between the petitioners and the then acting trustees upon a location for a depot at said East Hampton, with a request for the approval of said engineer and said railroad commissioners, which request has been granted and record made accordingly.

NORWICH AND WORCESTER.

This road was chartered in 1832, and commenced running in 1840. It has a present capital stock of \$2,825,000, with a paid-in capital of \$2,404,400, and an entire length of road in this State of 49 miles, including the Allen's Point branch.

Its affairs are well and carefully managed, and its road-bed and track kept in good condition.

On the 13th day of November, 1872, when making their second semi-annual examination of this road, the railroad commissioners felt it their duty to condemn the use for public travel of the bridge over the Shetucket River, at Norwich, upon the Allyn's Point branch, supposing a contingency might arise whereby this Company would desire to make such use of it. That contingency did arise, and on the 13th day of November, 1873, the Commissioners were called upon to examine and test this same bridge with a view to allow its use for public travel. It was found to have been greatly strengthened, and bore the severe tests which were applied without showing any signs of weakness, and in a manner which convinced the Commissioners that it might safely be used for the passing of passenger trains, and thereupon the order prohibiting its use was revoked so far as to allow the running of passenger trains over said bridge at a rate of speed not exceeding six miles per hour, and with a proviso that, if the Company propose to continue its use, it shall be rebuilt within the coming year.

But one accident of account has occurred to trains on this road. On the 15th of June, 1873, the steamboat passenger train was thrown from the track near Dayville, and the engineer and fireman injured so severely as to cause the death of the latter. No passenger was injured. The accident was caused by a tie placed on the track by some person unknown. Except this, its business has been conducted with safety and regularity, and, it is believed, to the full satisfaction of the public. Its returns show an increase of income over the previous year of \$41,292.82.

The following is the report of the Commissioner on this road for the State of Connecticut :

Commissioner's Thirty-Eighth Annual Report to September 30th, 1873 :

The undersigned, having been called upon to examine the accounts of the Norwich and Worcester Railroad Company,

relative to the expenditures of the road, and to decide what portion of said expenditures are to be charged to the different sections of the road, report :

That on the 5th day of November, 1873, I examined the accounts of said Company up to the 30th of September, 1873, and found that there had been expended for the road in Connecticut, to the 30th of September, 1873, the sum of \$1,840,597.60. That there had been expended in Massachusetts, to the 30th of September, 1873, the sum of \$773,096.61, making the whole cost of the road to September 30th, 1873, \$2,613,694.21.

I further report that the accounts of the expenditures of the road in each State have been kept separate and distinct, as required by the charter, that the receipts of the company for twelve months ending Sept. 30th, 1873, were \$813,847.62

Expenditures for repairs of road, cars, bridges, locomotives, station-houses, new locomotives, new cars, fuel, passenger and freight expenses, etc.,	572,846.52
	<hr/>
	241,001.10
From which deduct interest,	45,467.47
	<hr/>
Leaving net, after paying expenses and interest,	195,533.63
Of which I have set to Massachu- setts one-third,	65,177.88
To Connecticut two-thirds,	130,355.75
	<hr/>
	\$195,533.63

All of which is respectfully submitted.

GEO. C. RIPLEY, { *Commissioner for the
State of Connecticut.*

DANBURY AND NORWALK.

This company was chartered in 1849, with a capital of \$400,000, and commenced operations in 1852. Its capital has been increased to \$600,000, and \$332,100 has been paid in. The total amount of the funded and floating debts is

\$510,500, and the total cost of road and equipment, as reported September 30th, 1873, \$1,131,814.32.

Its main line, from Danbury to Norwalk, is about 24 miles in length, with a branch to Ridgefield of 4 miles, and one from Bethel to Hawleyville of 6 miles, making the total length of road operated about 34 miles, with 4 miles of sidings, all of which is in good condition, and equipped with 7 locomotives, 11 passenger and baggage cars, and 74 merchandize and other cars. Its total income for the year was \$174,564.18; deduct operating expenses, \$111,212.11, and amount paid for interest, \$63,352.07, and we have as net income for the year, \$27,119.38.

HOUSATONIC.

This is one of the oldest companies in the state, having received its charter in 1836, with a capital of \$1,000,000, which has since been increased to \$2,000,000, and having commenced operations in 1842.

Its total cost to September 30th, 1873, was \$2,355,558.52. Its length from Bridgeport to state line is 74 miles, with branches to West Stockbridge and Pittsfield of 48 miles, making in all 122 miles of road operated by this company, in addition to 5 $\frac{36}{100}$ miles of the New York, Housatonic and Northern Railroad, from Brookfield Junction to Danbury, which this company operates under a lease. Its present equipment consists of 17 locomotives, 16 passenger, and 379 merchandize and other cars. Its gross earnings for the year have been \$454,963.30, a decrease from last year of \$73,212.02. Its income over operating expenses has been \$144,284.14, and its net income \$92,843.12, an increase over the previous year of \$7,992.77.

Two dividends of four per cent. each have been paid on the preferred stock, amounting to \$94,400. No accident of a serious nature has occurred to either passenger or freight trains within the year, and the road-bed and track is steadily improving, there having been laid 925 tons of new rails, with the fish-plate joint, and about 30,000 new ties during the year, and it is understood that a contract has been made for 1,000

tons of rails, to be delivered early this season, which, when put down, will almost entirely re-place the old iron now in the track. Some complaint has been made of the want of sufficient passenger depots and other accommodations at stations, and the attention of the company being called thereto, assurances are given that better depot buildings shall be erected as soon as practicable.

NEW YORK, PROVIDENCE, AND BOSTON.

This company has but 17 miles of road in this state, extending from the ferry landing at Groton, opposite New London, to the Rhode Island state line at Westerly. Its business, however, is important, as it forms a part of one of the through express lines between New York and Boston. There is also carried on over this road a large amount of passenger and freight traffic in connection with the line of steamboats from Stonington to New York. This road is under good and careful management, and the commissioners find little cause for ordering repairs. About seven miles of second track has been graded, rails laid, and put in operation; also 345 feet of new truss bridges have been built on this line within the state. It is equipped with 22 locomotives, 25 passenger, and 130 baggage, merchandize, and other cars. Four dividends of two and one-half per cent. each have been paid during the year, leaving a surplus of \$110,494.95.

SHEPAUG.

This road was organized as the Shepaug Valley, but passed into the hands of the bond holders, who formed the present company, under the name of the Shepaug Railroad Company. The business on this line as yet developed is very small, but the determination displayed on the part of its officers to keep their road in good working condition deserves the success which it is hoped it may soon attain. The income of the road for the year above operating expenses was \$418.17.

NEW CANAAN.

This road, having a length of about eight miles, from New Canaan to Stamford, is operated for the accommodation of business in its immediate locality, and is in good condition. Its income above operating expenses was \$5,478.45.

NEW HAVEN AND DERBY.

This road has a length of 13 miles, between New Haven and Derby. Its road-bed and track is in fair condition, and the result of its business for the year shows a largely increased income, being \$83,820.45 for 1873, against \$66,414.64 for 1872, leaving a total net income of \$990.04 as against much less than nothing last year.

WATERTOWN AND WATERBURY.

The Naugatuck Railroad Company continues to operate this road under lease, and its operations for the year are included in the report of that company. Its road-bed, track, &c., are in good condition.

ROCKVILLE.

This road is under lease to the Hartford, Providence and Fishkill Company, and its doings are included in their report.

SOUTH MANCHESTER.

This road is also operated by the Hartford, Providence and Fishkill Company, in whose report its operations are included.

NEW YORK, HOUSATONIC AND NORTHERN.

Only about five miles of this road in Connecticut are finished, and these are operated under lease by the Housatonic Railroad Company, who include in their report the doings of so much of this line for the year. Work is still progressing on the lower or New York end of this road, and about 17 miles are nearly completed.

RIDGEFIELD AND NEW YORK.

This company has no finished track, and no progress is reported.

With the foregoing are submitted the following tables of statistics as compiled from the returns received from the several railroad companies, together with the returns in full. All of which is respectfully submitted.

ANDREW NORTHROP,	} <i>General</i>
CHARLES W. SCOTT,	
GEORGE W. ARNOLD,	

Railroad

Commissioners.

HARTFORD, April, 1874.

STATISTICAL TABLES.

TABLE I.

	Capital Stock.	Capital paid in.	No. of Shares Issued.	Par val. per Share.	Stock issued per mile.	Amount of Stock held in Conn.	No. of St'k holders in Conn.
New York, New Haven & Hartford,	15,500,000.00	15,500,000.00	155,000	100	109,540.00	5,282,500.00	137
Hartford, Providence & Fishkill, -	4,000,000.00	2,037,939.98	20,379	100	16,654.59		
New Haven & Northampton, -	2,600,000.00	2,460,000.00	24,600	100	22,500.69	1,958,000.00	215
Norwich & Worcester, -	2,825,000.00	2,404,400.00	24,044	100	40,073.33	676,600.00	98
New London Northern, -	1,428,800.00	1,428,800.00	14,288	100	14,288.00	945,400.00	179
Housatonic, -	2,000,000.00	2,000,000.00	20,000	100	27,027.02	1,000,000.00	403
Naugatuck, -	2,000,000.00	1,881,900.00	18,819	100	33,015.00	1,338,000.00	347
N. Y., Prov. & Boston, -	2,500,000.00	1,887,400.00	18,874	100	30,183.40	not known.	
Shore Line, -	1,000,000.00	1,000,000.00	10,000	100	20,000.00	not known.	
Boston, Hartford & Erie, -							
Conn. Valley, -	1,500,000.00	1,034,600.00	10,346	100	22,492.00	951,000.00	166
Conn. Western, -	3,000,000.00	1,890,124.64	18,752	100	25,340.54	1,441,900.00	214
Danbury & Norwalk, -	600,000.00	332,100.00	12,000	50	17,751.45	223,600.00	91
New Haven & Derby, -	455,700.00	455,700.00	4,557	100	35,053.85	424,500.00	324
N. Haven, Middlet'n & Willimantic, -	3,000,000.00	674,000.00	19,380	100		481,000.00	33
Shepaug, -	300,000.00	239,850.00	3,000	100	9,302.00	249,000.00	16
New Canaan, -	200,000.00	164,050.00	3,281	50	20,506.25	137,000.00	207
Watertown & Waterbury, -	130,000.00	118,200.00	2,364	50	33,333.33		
Rockville, -	100,000.00	97,750.00	977	100	20,332.00	97,750.00	52
So. Manchester, -	40,000.00	40,000.00	400	100	17,777.78	40,000.00	9
N. Y., Housatonic & Northern, -	261,200.00	261,200.00	2,412	100	10,487.82	42,800.00	42
Ridgefield & New York, -	1,250,000.00	160,680.00	4,142	50	9,000.00	119,900.00	108
Total, -	\$14,690,700.00	\$36,068,694.62	387,615		*35,356.56	\$15,408,950.00	2685

*Average.

TABLE II.

	Funded and floating debt.	Debt per Mile of Road.	Proportion of Debt for Con- necticut.	Cost of Road and Equipment.	Cost per Mile.	Proportion of Cost for Connecticut.
N. Y., N. H. & Hartford,	2,012,983.16	14,226.03	1,714,236.61	15,202,883.34	103,610.75	12,485,095.37
H. Prov. & Fitchkill, -	2,155,500.00	17,615.33	1,691,776.39	4,854,496.45	39,672.26	3,810,123.84
N. H. & Northampton,	2,112,758.33	19,324.59	1,282,960.09	4,472,798.60	40,910.98	2,726,080.44
Norwich & Worcester, -	768,732.88	12,812.21	8,541.47	2,613,694.21	66,018.30	44,012.20
New London Northern,	513,978.40	5,139.78	287,827.68	1,838,568.26	18,385.68	1,019,598.34
Housatonic, -	854,981.02	11,553.00	854,981.02	2,355,558.52	31,831.88	2,355,558.52
Naugatuck, -	118,000.00	2,070.17	118,000.00	2,056,651.77	36,141.60	2,036,651.77
N. Y., Prov. & Boston,	1,205,000.00	19,280.00	327,760.00	2,598,423.49	39,974.76	679,570.92
Shore Line, -	210,916.61	4,218.33	4,218.33	1,200,000.00		
Boston, H. & Erie,						
Conn. Valley, -	2,177,564.17	47,339.00	2,177,564.17	2,883,819.56	64,692.00	2,883,819.56
Conn. Western, -	2,714,673.62	38,781.19	2,714,673.62	4,543,636.15	61,400.49	4,543,636.15
Danbury & Norwalk,	510,500.00	15,103.55	510,500.00	1,131,814.32	33,485.63	1,131,814.32
New Haven & Derby, -	550,000.00	42,307.69	550,000.00	1,132,460.00	86,114.30	1,132,460.00
N. H., Mid. & Willimantic,	4,000,000.00			6,063,750.59	121,275.00	
Shepaug, -	817.32			241,299.82	7,482.00	7,482.00
New Canaan, -	95,860.61	11,982.57	95,860.61	257,339.53	32,185.40	257,339.53
Watertown & Waterbury,	17,630.00	4,006.00	17,630.00	135,000.00	30,681.00	135,000.00
Rockville, -	36,000.00	7,488.00	36,000.00	173,105.65	35,791.70	173,105.65
South Manchester, -	0.00	0.00	0.00	67,000.00	29,777.78	67,000.00
N. Y., Hous. & Northern,	474,374.27	7,806.24	126,499.83	661,811.94	13,192.19	176,483.18
Ridgefield & New York,	0.00	0.00	0.00	175,000.00	7,608.00	118,256.00
Total,	\$20,530,270.49	\$16,191.06	\$12,519,029.82	\$54,659,029.82	*\$43,106.49	\$35,803,807.79

* Average.

TABLE III.

	When Chartered.	When commenced operations.	Length of road.	Length in operation in Connecticut.	Number of Engines.	Passenger cars.	Baggage cars.	Merchandise and other cars.	Highways crossed at grade in Ct.	No. of men employed.
N. Y., N. H. & Hartford,	1833	1838	141	120	88	171	59	1324	171	2200
Hartford, Prov. & Fishkill,	1836	1842	122	96	30	36	16	384	128	685
N. H. & Northampton,	1846	1848	109	66	20	17	7	446	82	380
Norwich & Worcester,	1832	1840	66	49	21	15	7	523	39	427
New London Northern,	1847	1849	100	56	21	15	8	281	71	575
Housatonic, -	1836	1842	74	74	17	16	8	389	88	429
Naugatuck, -	1845	1849	57	57	12	15	4	279	54	210
New York, Prov. & Boston,	1832	1839	62	17	22	25	7	123	15	557
Shore Line,*	1848	1852	50	50					71	315
Boston, Hartford & Erie,	1863	1867	139	42	30	39	17	418	13	
Conn. Valley, -	1868	1871	46	46	6	14	5	160	60	142
Conn. Western,	1868	1871	67	67	8	12	2	187	74	150
Danbury & Norwalk, -	1849	1852	34	34	7	8	3	74	61	98
New Haven & Derby,	1864	1871	13	13	3	4	2	27	20	47
N. H., Mid. & Willimantic,	1867	1870	50	50	3	5	2	50		80
Shepaug, -	1868	1871	32	32	2	2	1	24	32	60
New Canaan, -	1866	1868	8	8	2				10	12
Watertown & Waterbury,*	1869	1870	4	4					3	
Rockville,* -	1857	1863	5	5					6	
South Manchester,* -	1866	1869	2	2					4	
N. Y., Hou. & Northern,	1863	1868	60	5	1				3	
Ridgefield & New York,	1867		23							
Total,			1264	893	293	395	148	4698	1005	6367

* Equipment furnished by lessees.

TABLE IV.

	Miles run by Passenger Trains.	Miles run by Freight Trains.	Miles run by Other Trains.	Total Miles Run.	No. of Passengers Carried.	No. of Passengers Carried One Mile.
N. Y., N. H. & Hartford,	1,143,978	481,100	223,123	1,848,201	3,892,674	122,604,308
H. P. & Fishkill,	350,111	166,319	62,137	578,567	1,306,389	16,228,506
N. H. & Northampton,	211,085	205,476	32,868	449,429	390,220	5,373,494
Norwich & Worcester,	161,326	235,599	7,068	403,993	377,588	6,881,856
New London Northern,	257,263	250,781	15,944	523,988	324,472	4,834,536
Housatonic,	117,758	139,797	7,326	264,881	167,628	3,716,844
Naugatuck,	84,154	138,701	20,413	243,268	338,146	6,863,276
N. Y., Prov. and Boston,	285,500	166,600		452,147	656,551	17,649,666
Shore Line,	173,866	33,479	43,852	251,197	356,057	9,885,840
Boston, H. and Erie,	416,035	200,616	20,864	637,515	1,723,337	16,837,560
Conn. Valley,	111,056	28,424	4,520	144,000	284,298	3,736,821
Conn. Western,	120,849	97,133	25,022	243,004	272,365	4,189,166
Danbury & Norwalk,	80,124	32,230	4,000	116,354	176,064	2,112,774
N. H. & Derby,*	40,847		2,370	43,217	150,270	1,146,936
N. Y., Mid. & Willimantic,*	60,770			60,770	77,801	167,600
Shepaug,	5,529			12,770	9,469	248,315
New Canaan,*	22,512			22,512	39,492	
Watertown and Waterbury,-						
Rockville,						
So. Manchester,-						
N. Y., Housatonic & Northern,						
Ridgefield & New York,-						
Total,	3,642,763	2,183,496	469,507	6,295,813	10,542,821	222,497,498

* All trains mixed.

TABLE V.

	Tons of Merchandise Carried.	Tons of Mds. Carried one Mile.	Cost of Oil and Waste.	Cost of Fuel.	Paid for Insurance.	Paid for Taxes.
N. Y., N. H. & Hartford,	895,985	38,892,498	33,985.61	273,518.40	5,282.08	213,247.85
Hartford, Prov. & Fishkill,	298,568	7,846,886	11,467.19	118,236.52	8,175.27	4,754.69
N. H. & Northampton,	298,888	13,382,924	10,032.75	72,265.82		27,384.71
Norwich & Worcester,	329,624	12,866,929	6,437.76	70,074.90	*23,588.66	1,335.49
New London Northern,	206,008	9,927,477	6,342.13	94,148.64	3,532.45	21,505.47
Housatonic,	221,100	8,927,032	6,603.27	38,953.51	2,857.04	9,855.25
Naugatuck,	194,532	4,412,232	4,543.07	30,828.00	2,530.09	22,328.74
N. Y., Prov. & Boston,	247,754	9,228,836	9,100.04	64,921.76	3,410.45	22,245.19
Shore Line,	41,422	1,309,325	5,158.39	30,614.81		
Boston, Hartford & Erie,	363,734	9,150,026	6,541.65	93,613.82	5,360.26	677.96
Conn. Valley,	46,692	1,302,908	3,272.49	13,559.36	4,033.72	1,354.26
Conn. Western,	194,950	2,734,265	3,734.34	30,521.55	2,052.22	
Danbury & Norwalk,	43,549	883,832		17,724.39	0.00	4,454.82
N. Haven & Derby,	24,269	270,920		7,168.73		7,558.21
N. H., Mid. & Willimantic,	15,211		1,213.72	6,242.64		3.75
Shepaug,	3,998	94,627	1,199.56	2,042.15	45.50	
New Canaan,	4,267	34,037	133.73	2,901.77	190.38	1,062.75
Watertown & Waterbury,			361.30		97.50	
Rockville,						
South Manchester,						
N. Y., Hous. & Northern,						463.52
Ridgefield & New York,						
Total,	\$3,430,541	\$121,264,804	\$110,127.00	\$967,326.77	\$61,155.62	\$338,232.66

* Includes damages by fire.

TABLE VI.

	Maintenance of way.	Maintenance & Motive Power and Cars.	Miscellaneous Expenditures.	Total Cost of Operating.	Proportional Cost for Connecticut.	Cost per Mile Operated.
N. Y., N. H. & Hartford,	703,133.90	781,268.57	1,369,861.71	2,854,264.18	2,430,663.34	20,171.48
H., P. & Fishkill,	345,902.81	277,003.91	266,901.61	889,808.33	698,378.86	7,271.75
N. H. & Northampton,	124,425.18	142,407.82	203,102.37	469,935.37	285,365.50	4,298.32
Norwich & Worcester,	116,218.90	164,619.06	292,008.56	572,846.52	63,649.61	9,547.44
New London Northern,	123,654.16	173,436.06	180,491.83	479,582.05	268,565.92	4,795.82
Housatonic,	109,762.42	80,205.70	201,218.07	391,186.19	391,186.19	5,286.30
Naugatuck,	128,126.08	60,917.89	130,664.35	319,708.32	319,708.32	5,198.50
N. Y., Prov. & Boston,	161,951.46	150,412.30	263,676.64	576,035.40	156,678.80	9,216.40
Shore Line,	263,847.75	70,631.50	84,043.58	418,522.83	418,522.83	8,370.49
Boston, H. & Erie,	222,909.14	199,499.99	306,160.00	728,568.13	139,368.53	3,097.08
Conn. Valley,	27,781.32	31,541.12	80,046.09	139,368.53	281,736.54	4,112.93
Conn. Western,	43,976.20	50,680.58	193,249.16	287,905.94	111,212.11	3,290.30
Daubury & Norwalk,	26,170.80	35,746.52	49,294.79	111,212.11	57,843.77	4,449.53
N. Haven & Derby,	16,620.18	12,582.24	28,641.35	57,843.77		
N. H., Mid. & Willimantic,	11,619.08	9,306.57	42,288.11	13,263.91	13,263.91	414.50
Shepaug,	5,391.75	4,264.09	3,608.07	12,732.01	12,732.01	1,591.50
New Canaan,	2,706.03	3,405.90	6,620.08			
Watertown & Waterbury,	-	-	-	-	-	-
Rockville,	-	-	-	-	-	-
So. Manchester,	-	-	-	-	-	-
N. Y., Hous. & Northern,	-	-	-	-	-	-
Ridgefield & New York,	-	-	-	-	-	-
Total,	2,436,197.16	2,247,928.82	3,701,876.37	8,322,783.59	5,643,876.24	*6,584.01

*Average.

TABLE VII.

	Income from Passengers.	Income from Freight.	From U. S. Mails.	From Expenses.	Total Earnings.	Earnings per mile Operated.	Proportion for Connecticut.
New York, New Haven & Hartford,	\$2,899,163.15	\$1,468,575.48	\$50,828.23	\$131,313.20	\$4,701,235.55	\$33,224.28	\$4,003,525.74
Hartford, Providence & Fishkill,	534,135.59	470,648.85	12,750.00	21,222.08	1,064,940.50	8,702.98	833,834.20
New Haven & Northampton,	168,274.18	471,376.65	8,254.40	9,658.35	660,057.08	6,037.29	400,815.79
Norwich & Worcester,	245,980.13	542,682.62	7,103.00	17,129.32	812,895.07	12,242.39	541,930.05
New London Northern,	204,533.89	320,515.86	8,637.48	12,811.63	606,936.44	6,069.56	339,895.36
Housatonic,	134,273.80	303,773.94	6,105.00	8,967.74	454,963.30	6,148.15	454,963.30
Xaugatuck,	203,898.27	309,156.36	5,621.24	10,500.00	543,936.71	8,844.50	543,936.71
New York, Providence & Boston,	459,841.06	355,077.40	7,968.76	20,855.11	845,638.81	13,530.06	230,011.02
Shore Line,	311,824.13	79,026.32	7,566.96	14,663.72	413,081.13	8,261.62	413,081.13
Boston, Hartford & Erie,	384,202.98	404,472.53	8,602.85	29,173.61	857,114.00	6,166.47	247,519.13
Connecticut Valley,	147,156.45	79,744.30	2,513.12	2,780.00	247,549.13	5,381.50	432,968.16
Connecticut Western,	150,634.62	283,549.12	4,335.42	4,215.18	442,734.34	6,510.79	174,564.18
Danbury & Norwalk,	84,510.88	82,454.56	2,283.74	3,600.00	83,820.45	5,164.62	83,820.45
New Haven & Derby,	57,567.93	24,150.54	519.96	1,582.02	85,523.19	418.71	13,498.71
N. H., Middletown & Willimantic,	53,570.44	29,079.91	1,042.05	1,839.79	13,498.71	2,276.31	18,210.46
Shepaug,	6,420.11	6,501.82	403.13	173.65	18,210.46		
New Canaan,	11,796.61	5,821.85	392.00	100.00	4,785.30		4,785.30
Watertown & Waterbury,							
Rockville,							
South Manchester,							
New York, Housatonic & Northern,	2,361.30	3,957.43	83.25		6,491.98		
Ridgefield & New York,							
Total,	\$6,062,145.52	\$5,240,568.54	\$135,010.59	\$290,576.40	\$12,037,986.33	\$49,439.68	\$8,739,389.69

*Average.

TABLE VIII.

	Income above operating Expenses.	Amount paid for Interest.	Net Income.	Amount paid in Dividends.	Surplus for the year.	ACCIDENTS.									
						Passengers.		Employees.		Others.		Total.			
						Fat'l.	Not Fat'l.	Fat'l.	Not Fat'l.	Fat'l.	Not Fat'l.	Fat'l.	Not Fat'l.	Fat'l.	Not Fat'l.
New York, New Haven, & Hartford, -	\$1,846,971.37	120,168.55	1,726,802.82	1,550,000.00	176,802.82	2	1	4	7	19	5	26	13		
Hartford, Providence & Fishkill, -	175,132.17	154,561.59	20,570.58		20,570.58		1	6	5	1	6	7	12		
New Haven & Northampton, -	190,121.71	151,011.78	39,109.93	63,000.00			15					1	15		
Norwich and Worcester, -	281,100.94	45,467.47	268,083.26	239,780.00	714,783.03			2	1	2		4	1		
New London Northern, -	127,374.19	18,000.00		128,592.00				2	2			3	2		
Housatonic, -	144,284.14	51,441.02	92,843.12	94,400.00	21,632.61			1		2		1	2		
Naugatuck, -	224,228.39	29,634.04	194,594.35	187,965.00	6,629.35			1		1		2	2		
N. Y., Providence & Boston, -	269,593.41	82,735.00	186,858.41	190,090.00	110,494.95					4	1	4	1		
Shore Line, -	*100,000.00			80,000.00											
Boston, Hartford & Erie, -	128,545.87							3		1		4	1		
Conn. Valley, -	108,180.60	78,689.49	29,491.11							1		1	1		
Conn. Western, -	154,828.40	176,715.00						1				1	1		
Daubury & Norwalk, -	63,352.07	36,232.69	27,119.38						1						
New Haven & Derby, -	25,976.68	24,986.64	990.04					1		1		2	2		
N. H., Middletown & Willimantic, -															
Shepaug, -												1	1		
New Canaan, -	5,478.45	6,423.09								1		1	1		
Watertown & Waterbury, -				1,828.00											
Rockville, -	2,767.58	3,015.58													
South Manchester, -															
N. Y., Housatonic & Northern, -															
Ridgefield & New York, -															
Total, -	\$3,847,935.97	979,081.94	2,586,463.00	2,535,655.00	1,050,913.34	2	17	21	16	37	16	59	51		

* Amount received for rental.

TABLE IX.

	COST PER TRAIN MILE RUN.				PER TRAIN MILE RUN.		INCOME PER MILE CARRIED.	
	For Maintenance of Way.	For Motive Power and Cars.	Miscellaneous.	Total.	Gross Earnings.	Net Income.	From each Passenger.	From each Ton Freight.
N. Y., N. H. & Hartford, -	\$0.380	\$0.422	\$0.743	\$1.544	\$2.543	\$0.934	\$0.023	\$0.037
Hartford, Prov. & Fishkill,	0.597	0.478	0.461	1.538	1.835	.035	.032	.059
N. Haven & Northampton,	.276	.316	.452	1.045	1.468	.087	.031	.035
Norwich & Worcester, -	.287	.407	.722	1.413	2.112	.663	.035	.042
New London Northern,	.239	.331	.344	.915	1.158	.044	.044	.032
Housatonic, -	.415	.340	.759	1.48	1.717	.355	.036	.034
Naugatuck, -	.527	.25	.537	1.31	2.235	.799	.029	.07
N. Y., Prov. & Boston, -	.358	.332	.583	1.274	1.87	.413	.026	.038
Shore Line, -	1.05	.281	.334	1.66	1.644	.032	.032	.06
Boston, Hartford & Erie, -	.349	.312	.48	1.142	1.344	.02	.02	.044
Conn. Valley, -	.192	.219	.555	.967	1.719	.247	.039	.061
Conn. Western, -	.181	.208	.795	1.184	1.821	.035	.035	.103
Danbury & Norwalk,	.22	.307	.423	.955	1.50	.233	.039	.093
New Haven & Derby, -	.38	.29	.662	1.338	1.65	.05	.05	.089
N. H. Mid. & Willimantic,	.191	.153	.695	1.02	1.40			
Shepaug, -	.422	.333	.282	1.03	1.05		.038	.068
New Canaan, -	.12	.151	.29	.565	.808		.047	.17
Watertown & Waterbury,								
Rockville, -								
South Manchester, -								
N. Y., Hous. & Northern, -								
Ridgefield & New York,								
Average, -	0.386	0.357	0.588	1.321	1.917	0.410	.027	.042

TABLE X.

	Total Am't of funded debt 1872.	Total Am't of funded debt, 1873.	Increase since last year.	Decrease since last year.	Total Am't of floating debt, 1872.	Total Am't of floating debt, 1873.	Increase since last year.	Decrease since last year.
N. Y., N. H. & Hartford, H., Prov. & Fishkill, -	- 1,641,500.00	1,061,500.00		580,000.00	100,000.00	951,483.16	951,483.16	
N. H. & Northampton, -	- 2,055,500.00	2,055,500.00			221,115.92	100,000.00		
Norwich & Worcester, -	- 1,750,000.00	1,830,000.00	80,000.00		35,526.27	282,758.33	61,642.41	793.39
New London Northern, -	- 759,000.00	734,000.00		25,000.00	45,000.00	34,732.88		
Housatonic, -	- 376,500.00	390,000.00	13,500.00		335,212.67	123,978.40	78,978.40	
Naugatuck, -	- 400,000.00	541,000.00	141,000.00		30,000.00	313,981.02		21,231.65
N. Y., Prov. & Boston, Shore Line, -	- 1,214,000.00	1,205,000.00		4,000.00		15,000.00		15,000.00
Boston, Hartford & Erie, Conn. Valley, -	- 998,000.00	1,000,000.00	2,000.00			10,916.61	10,916.61	
Conn. Western, -	- 2,436,500.00	2,674,000.00	237,500.00		973,000.00	1,177,564.17	204,564.17	
Danbury & Norwalk, -	- 407,500.00	500,000.00	92,500.00		96,323.12	40,673.62		55,649.50
N. Haven & Derby, -	- 525,000.00	525,000.00			86,053.33	10,500.00		75,553.33
N. H., Mid. & Willimantic, Shepaug, -	- 2,770,000.00	3,000,000.00	230,000.00		75,000.00	25,000.00		50,000.00
New Canaan, -	- 86,971.86	91,758.55			1,459,118.01	1,000,000.00		459,118.01
Watertown & Waterbury, Rockville, -	- 17,000.00	17,000.00			3,847.21	4,102.06	254.85	
So. Manchester, -	- 36,000.00	36,000.00				630.00	630.00	
N. Y., Hous. & Northern, Ridgfield & New York, -	- 183,500.00	249,000.00	65,500.00		156,475.47	225,374.37	68,898.90	
Total, -	- 16,563,971.86	16,212,758.55	866,786.69	618,000.00	3,616,672.00	4,317,511.94	1,376,995.10	677,345.88

TABLE XI.

Number of Passengers carried over the Railroads each year for a period of twenty-one years, with a list of accidents.

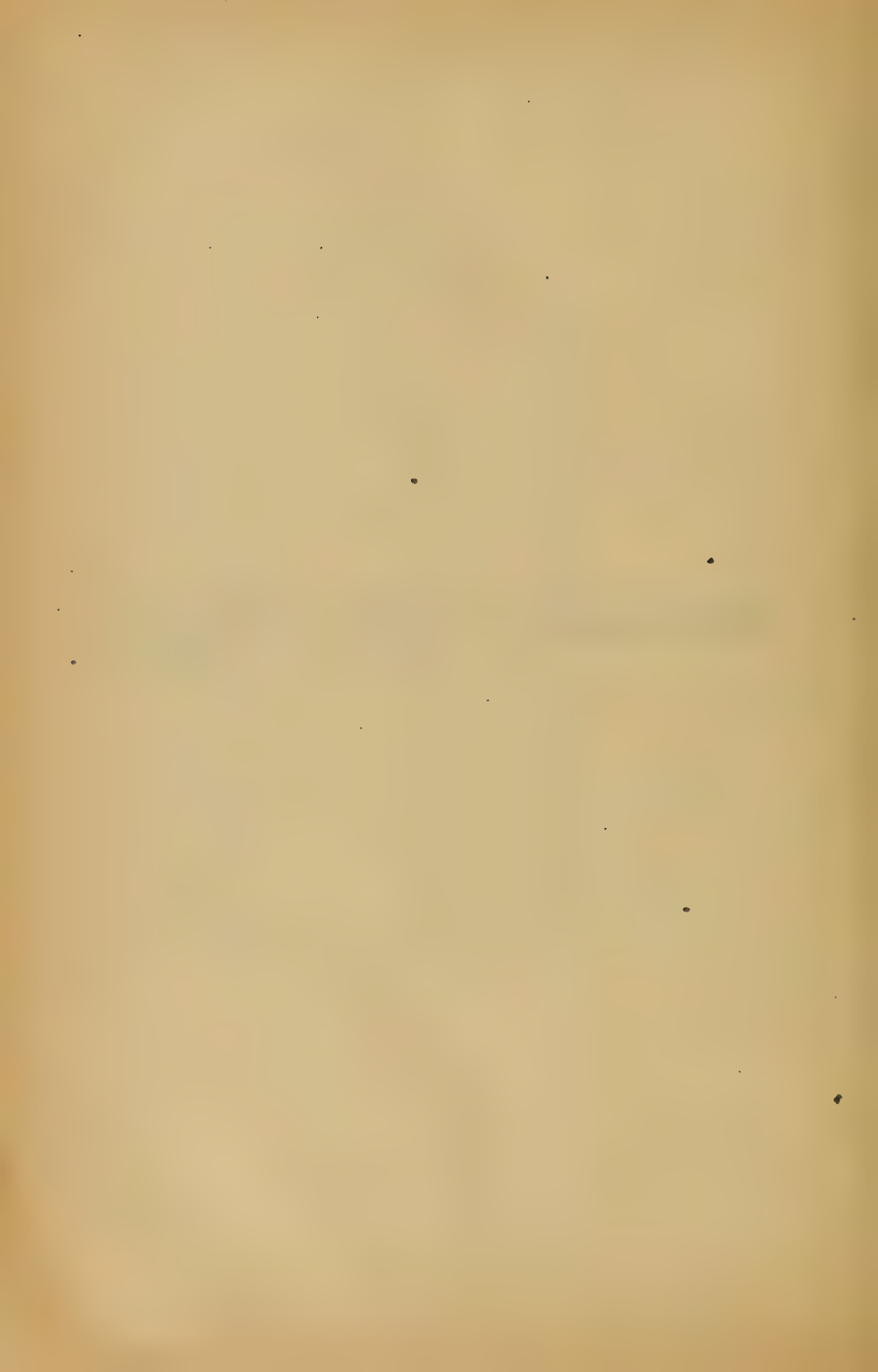
Year.	No. of Passengers.	No. of Accidents.	Fatal.	Not Fatal.
1853	2,202,490	35	20	15
1854	2,938,698	29	21	8
1855	2,861,419	25	13	12
1856	2,697,501	33	18	15
1857	3,036,838	19	17	2
1858	2,573,516	34	20	14
1859	2,623,991	46	25	21
1860	2,967,440	34	14	20
1861	2,824,556	34	26	8
1862	2,968,071	39	31	8
1863	3,789,583	45	38	7
1864	4,812,513	119	52	67
1865	5,211,231	135	43	92
1866	5,600,065	44	27	17
1867	6,841,451	54	35	19
1868	8,057,922	78	37	41
1869	6,797,462	60	32	28
1870	8,032,638	75	46	29
1871	9,508,819	89	42	47
1872	10,134,633	85	54	31
1873	10,542,821	110	59	52
Total,	107,023,658	1222	670	552

TABLE XII.

*Names of Railroad Commissioners, Commencement of Term and
Residence.*

Zacharus W. Bissell,	-	Sharon,	1853,	
Moses B. Harvey,	-	Stafford,	1853,	
John Stewart,	-	Chatham,	1853,	resigned.
John Gould,	-	Fairfield,	1854,	to fill vacancy.
Henry Hammond,-	-	Killingly,	1856,	to fill vacancy.
Patten Fitch,	-	Fairfield,	1857,	
John Gould,	-	Fairfield,	1858,	
George Wadhams,	-	Torrington,	1859,	
Henry Hammond,-	-	Killingly,	1860,	
Joseph W. Dudley,	-	Madison,	1861,	deceased.
John J. Jacques,	-	Waterbury,	1862,	
Abel Scranton,	-	Madison,	1862,	to fill vacancy.
Samuel Fitch,	-	Stafford,	1863,	
Abel Scranton,	-	Madison,	1864,	
Wm. A. Cummings,	-	Darien,	1865,	
Samuel Fitch,-	-	Stafford,	1866,	
Albert Austin,	-	Suffield,	1867,	
James Pike,	-	Sterling,	1868,	
Charles H. Denison,	-	Stonington,	1869,	resigned.
Simeon Gallup,	-	Groton,	1870,	to fill vacancy.
John J. Hutchinson,	-	Essex,	1870,	
James Pike,	-	Sterling,	1871,	resigned.
Simeon Gallup,	-	Groton,	1872,	to fill vacancy.
Andrew Northrop,	-	Brookfield,	1872,	
Charles W. Scott,	-	Sprague,	1873,	to fill vacancy.
George W. Arnold,	-	Haddam,	1873,	

RAILROAD RETURNS.



NEW YORK, NEW HAVEN, AND HARTFORD RAILROAD.

Return of the New York, New Haven, and Hartford Railroad Company, for the year ending Sept. 30th, 1873, under the Act of 1872.

CAPITAL STOCK.

1. Capital Stock authorized by charter,	- -	\$15,500,000.00
2. Capital Stock authorized by votes of the Company,	- - - - -	15,500,000.00
3. Capital Stock actually paid in,	- - -	15,500,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders,	-	none.
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent,		none.
6. Total number of Shares of Stock issued,	-	155,000.00
7. Par value per Share of Capital Stock,	-	100.00
8. Total par value of Stock issued,	- - -	15,500,000.00
9. Total market value on the 30th of September, of the Stock issued,	- - - -	18,600,000.00
10. Amount of Capital Stock issued per mile of railroad owned by the company,	- -	109,540.00
11. Proportion of Stock issued for Connecticut,		13,199,570.00
12. Amount of Stock held in Connecticut,	- -	5,282,500.00
13. Number of Stockholders residing in Connecticut,		137

DEBTS.

1. Total amount of funded debt, \$2,000.00 past due,	\$1,061,500.00
First mortgage bonds due (when ?) balance due 1875.	

Rate of interest, (what?) per cent.,	-	-	.06
Second mortgage bonds due (when?)	-	-	
Rate of interest (what?) per cent.,	-	-	none.
All others describe in same manner.			
2. Amount of floating debt,	-	-	951,483.16
3. Total amount of funded and floating debt,	-	-	2,012,983.16
4. Proportion of same per mile of road,	-	-	14,226.03
5. Proportion of same for Connecticut,	-	-	1,714,236.61

COST.

1. Total cost of entire road to date, including real estate, - - - - - \$13,127,171.92
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)
2. Proportion of same per mile of road, - - - 92,771.53
3. Proportion of same for Connecticut, - - 11,178,969.36
4. Total cost of entire equipment, - - - 2,075,711.42
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)
5. Proportion of same per mile of road, - - 10,839.22
6. Proportion of same for Connecticut, - 1,306,126.01

CHARACTERISTICS.

1. Total length of main line of road, - - - 123 m.
2. Length of the same in Connecticut, - - 102 m.
3. Length of the same in other States, (giving the names of States and length in each.)
Massachusetts, - - - 5.87 m.
New York, - - - 15.13 m.
4. Name and length of branches,

{	New Britain br'ch, 3 m.
{	Middletown " 10 m.
{	Suffield, " 4½ m.
{	Hartf'd freight " 1 m.
5. Total length of branches, - - - 18.50 m.
6. Length of same in Connecticut, - - 18.50 m.

7. Aggregate length of sidings, - - - -	44.29 m.
8. Length of same in Connecticut, - -	37 m.
9. Total length of track for the entire road, (single track miles), - - - -	308.79 m.
10. Length of same in Connecticut, - - -	259.50 m.
11. Total Length of double track, - - -	123 m.
12. Length of same in Connecticut, - - -	102 m.
13. Miles of track laid with steel rails and steel top,	236.97 m.
14. Aggregate length of wooden bridges, - -	5,617 ft.
15. Aggregate length of iron bridges, - -	3,564 ft.
16. Aggregate length of stone arch bridges, - -	2,586 ft.
17. Number of public highways crossed at grade in Connecticut, - - - -	171
18. Number of railroads crossed at grade in Connecticut, - - - -	3
19. Name of each—Shore Line Railway, Hartford, Providence & Fishkill Railroad, Housatonic Railroad.	
20. *Total number of stations on the entire road, -	56
21. Number of same in Connecticut, - - -	43

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each—	
Shore Line Railway, - - -	
New Haven and New London, -	
23. Total Length of all, - - - -	50 miles.
24. Total Length of all in Connecticut, - -	50 "
25. Total number of stations on all roads operated by this company, - - - -	18 "
26. Total number of same in Connecticut, -	18 "

MOTIVE POWER AND CARS.

	No.	Weight in lbs.
1. Number of engines, average weight with tender full, - - - -	88	103,040

*Does not include stations on roads that are leased.

54 NEW YORK, NEW HAVEN AND HARTFORD RAILROAD.

2. Number of passenger cars, average weight,	171	32,119
3. Number of merchandise cars, average weight,	1074	16,000
4. Number of baggage cars, average weight,	59	28,700
5. Number of gravel and other cars,	250	
6. Number of men employed exclusive of those engaged in construction, - - - -		2,200
7. Average rate of speed of express passenger trains when in motion, - - - -		35 miles.
8. Average rate of same, including stops, - -	30	"
9. Average rate of speed of accommodation trains,	28	"
10. Highest rate of speed allowed freight trains in motion, - - - - -	15	"

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - -	5	cents.
2. Highest rate of same for distances more than three miles, - - - - -	4 $\frac{1}{4}$	"
3. Highest rate per mile for through passengers, -	2.76	"
4. General average rates, - - - - -	2.32	"
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, 1.40, 1.00, .80, .60 (1 mile).		
6. Lowest contract rate of same per ton per mile,	.012	
7. Average rate of freight per ton per mile,	.038	

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	1,143,978
2. Miles run by freight trains, - - -	481,100
3. Miles run by other trains, - - - -	223,123
4. Total miles run, - - - - -	1,848,201
5. Number of passengers carried, - - -	3,892,674
6. Number of passengers carried one mile, -	122,604,308
7. Number of passengers carried one mile to and from other roads, - - - - -	46,079,088
8. Tons of merchandise carried, - - -	895,985
9. Tons of merchandise carried one mile, - -	38,892,498
10. Tons of merchandise carried to and from other roads, - - - - -	502,781

* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road (steel over \$80 per ton), - - - - -	\$139,648.58
2. Land or land damages, - - - - -	83,893.85
3. New buildings, - - - - -	254,628.74
4. New rolling stock, including patent brakes and platforms, - - - - -	227,239.42
5. Any other expenditure, - - - - -	29,616.78
Total, - - - - -	<u>\$735,027.37</u>
Real estate sold, - - - - -	234,590.00
6. Total, - - - - -	<u>\$500,437.37</u>

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - - - -	\$262,011.19
2. New iron rails (No. of tons and cost), -	
3. New steel rails, (No. of tons and cost), †3,472½ tons, - - - - -	277,800.00
4. Repairs of bridges, - - - - -	70,997.29
5. Repairs of buildings and fixtures, - - - - -	89,659.79
6. Repairs of fences, - - - - -	2,665.63
7. Removing ice and snow, - - - - -	none.
8. Total for maintenance of way; -	<u>\$703,133.90</u>
9. Cost per mile of road kept in repair, -	4,969.14
10. Proportion for Connecticut, - -	<u>598,781.37</u>

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

†Charged to repairs at price of new iron.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - - - - -	\$186,055.91
2. Repairs of machinery, - - - - -	15,540.50
3. Repairs of passenger, baggage, and mail cars, -	169,973.80
4. Repairs of freight cars, - - - - -	102,194.35
5. Cost of fuel,—wood, coal,)	
Wood, - \$ 14,692.02	} Total, - - - - - 273,518.40
Coal, - 258,826.38	
6. Oil used by engines and cars, - - - - -	23,246.44
7. Waste and other material used for cleaning, -	10,739.17
<hr/>	
8. Total for maintenance of motive power and cars, - - - - -	\$781,268.57
9. Cost per mile of road operated, - - -	5,521.33
10. Proportion for Connecticut, - - - -	665,320.26

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - - -	\$504,744.61 .
2. Salaries, wages, and incidentals chargeable to freight department, - - - - -	422,357.03
3. Wages of switchmen, signal men, gate keepers, and watchmen, - - - - -	96,424.71
4. Gratuities, - - - - -	1,700.69
5. Damages for injuries to persons, - - - - -	8,353.71
6. Damages for cattle killed, - - - - -	770.00
7. Damages for loss of goods and baggage, -	4,367.92
8. Damages to property, including damages by fire, -	2,420.67
9. Taxes, - - - - -	213,247.85
10. Insurance, - - - - -	5,282.08
11. Telegraph expenses, - - - - -	1,980.00
12. Amount paid other companies as rent for use of road, specifying each company, - - - -	100,000
Shore Line Railway deducted from the receipts of the Shore Line Division.	
13. Amount paid other companies in tolls for passengers and freight, specifying each company, -	280,741.09
Harlem Railroad deducted from transportation receipts.	

14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items,	108,212.44
15. Total miscellaneous, - - -	\$1,369,861.71
16. Amount per mile of road operated,	9,681.00
17. Proportion for Connecticut, - -	1,166,560.50
1. *Total expenditure for operating the road, - - - - -	\$2,854,264.18
2. Total cost per mile of road operated,	20,171.48
3. Proportionate total for Connecticut,	2,430,663.34

INCOME.

1. From passengers:	
On main road and branches owned by Company, - - - - -	\$1,744,106.67
To and from other roads, - - -	1,155,056.48
2. From freight:	
On main road and branches owned by Company, - - - - -	673,365.99
To and from other roads, - - - -	795,212.49
3. U. S. Mails, - - - - -	50,828.23
4. Rents, interest, - - - - -	151,352.49
5. Expresses, - - - - -	131,313.20
6. Total income, - - - - -	\$4,701,235.55
7. Income per mile of road operated, - -	33,224.28
8. Proportionate income for Connecticut, - -	4,003,525.74
9. Income above operating expenses, - -	\$1,846,971.37
10. Amount paid for interest,—Interest, \$83,168.55, H. and N. H. bonds, \$37,000.00, - - -	120,168.55
11. Total net income, - - - - -	\$1,726,802.82
12. Number and per cent. dividends, - - 2 of 5 per cent. each.	

*Total amount of the three previous articles.

58 NEW YORK, NEW HAVEN AND HARTFORD RAILROAD.

13. Amount paid in dividends, - - - -	1,550,000.00
14. Paid to sinking fund, - - - -	none.
15. Surplus for the year, - - - -	176,802.82
16. Surplus last year, - - - -	1,377,592.31
17. Total surplus, - - - -	1,554,395.13
Contingent account, - - - -	138,186.06
<hr/>	
18. Surplus invested as follows (including conting't account,) - - - -	
Cash and loans, - - - -	758,630.31
Balance of accounts due the Company, - - - -	276,280.75
Materials, fuel, and stores, - - - -	657,670.13
Other items, - - - -	none.
<hr/>	
	\$1,692,581.19

LIST OF ACCIDENTS RESULTING IN INJURIES TO PERSONS IN
CONNECTICUT FOR YEAR ENDING SEPTEMBER, 1873.

October 1. George Merritt, a freight train brakeman in company's employ, fell from a car at Fairfield station, was run over and killed.

October 3. Patrick Griffin of Wallingford was run over and killed by the 8.15 p. m. train from New Haven, when near Wallingford station. Mr. Griffin was intoxicated at the time of the accident.

October 4. George Fielding of Windsor was run over and killed by night mail train going north, when one-half mile south of Windsor station. He was a very intemperate person, and is supposed to have been intoxicated when killed.

October 9. Robert McVety, while badly intoxicated, attempted to get on a freight train in motion near Grand street crossing, New Haven, fell to the track and lost both legs. Died from his injuries, October 11.

October 12. An unknown man, supposed from papers found in his possession to have been named Grister, was run over and killed by the 8 p. m. mail train from New York, at a point about 100 feet east of state line at Port Chester.

October 19. A deaf mute named Fallow, while walking on the track at Five Mile River station was struck and fatally injured by the 5 p. m. train going east.

November 8. Benjamin French, a freight train brakeman, in this company's employ, while assisting in roping cars to a turnout at Westport station, was considerably injured in one of his lower limbs. He has since recovered.

December 13. Frank Kinney, a freight train brakeman in this company's employ, fell from the cars of his train at Hartford and was killed.

January 14. Michael Taylor, while lying on the track, and badly intoxicated, was struck and killed by the evening express train going north, when near Wallingford station.

January 23. Michael Brady, an escaped convict, was struck and badly injured by the down express train, one mile north of Meriden station. He has since died.

January 29. John Adams, a pack peddler, while walking on the track near Thompsonville was struck and injured by the 5.37 p. m. train north.

February 7. William Dearlister, a bricklayer, while walking on the track about one mile south of Meriden, was struck and killed by the 6.20 p. m. train from New Haven.

February 14. Solomon Smith, an old and very deaf man, was struck and killed by the noon express train going north, near Meriden station.

February 17. Henry A. Porter, a brakeman in the company's employ, was considerably injured by falling to the track and being dragged by a brake beam. He has since recovered.

March 6. S. Wardwell, an old resident of the town of Stratford, and a commuter on the road, while walking on the track was struck by the night freight train, near Milford station, and instantly killed.

March 21. W. W. Booth, conductor of a switching engine at Hartford, had one of his feet caught and crushed by the wheels of the locomotive tender.

March 30. Charles Barras, a passenger by the 7 p. m. train from New York, who lived at Cos Cob, and neglected to leave the train

when it had stopped west of Cos Cob bridge, jumped off as the train was crossing the bridge, fell through, and was killed.

April 10. William Duborn, an insane person, was struck and killed by the 10.45 a. m. train south from Springfield, when one mile south of Windsor station.

April 14. C. Dockstader, a passenger on the 2.40 a. m. mail train from New Haven, and who was badly intoxicated at the time, jumped from the platform of a car when about one mile east of Stamford, and had one of his feet crushed.

April 16. An unknown young man, about twenty-two years of age, was found under East street bridge, New Haven, with his head badly mashed. He is supposed to have been stealing a ride on the top of the cars of the night mail train from Springfield, and was struck by the bridge and killed.

May 7. Clinton D. Rood, a brakeman in the company's employ, in attempting to get on a freight train in motion at Berlin station, missed his hold, fell to the track and lost one of his lower limbs.

May 17. Hayden M. Eggleston, an employee of the Hartford, Providence and Fishkill Railroad, was run over and killed by the engine of a freight train of this company, in the freight yard at Hartford.

June 24. Charles Hebbart, a brakeman in this company's employ, was caught between two freight cars and had one of his legs broken, at New Haven. He is now recovered so far as to be able to walk out.

July 5. Charles Bland, who was intoxicated, attempted to cross the track at Stamford in front of engine, but was struck and slightly injured.

July 10. Amzey Warren, a brakeman in this company's employ, was knocked from the top of a freight car and killed by coming in contact with a bridge over the track between Westport and Norwalk.

July 10. John Kavanaugh, a boy five years of age, the child of an employee, was caught between the bunters of a car and a fender post in the car house at Stamford and was killed.

July 14. James Gafney, an employee of this company, while walking on the track one mile west of Stratford station, was struck by the 8 p.m. mail train from New York, and was killed.

July 14. Peter Keegan, a freight train brakeman, was caught between the bunters of two freight cars at Meriden station and was slightly injured.

July 18. Doctor Albert Morrison of Windsor, while attempting to drive his cattle from the track near his own house, was struck by a locomotive and killed.

July 19. Michael Murphy of Green's Farms, while intoxicated and walking on the track about one mile east of Bridgeport, was struck and killed by the 4.30 p.m. train from New York.

July 22. Charles Tippman of Greenwich, while sitting on the platform of Greenwich station, was struck by the steps of a baggage car and was killed. He, in company with two others, was trying to ascertain how near they could be to a passing train without being injured by it. The experiment showed that Tippman was too close for safety.

August 3. Terrance Smith, while intoxicated and walking on the track, was struck by the 11.10 p.m. train going east over the Dyke in New Haven and was killed.

August 9. Daniel Harris attempted to get on a day freight at South Norwalk, fell under the train, which passed over one leg and foot.

August 23. A man named Terance Smith was found dead on track on Long Wharf, New Haven, supposed to have been run over by some train.

September 2. P. Walker, a man about sixty years of age, was struck and killed by the fast express train going north, when near Windsor station. He had just stepped out of the way of a train going in the opposite direction, and not noticed the alarm given by the engineer of the train that struck him.

September 5. Andrew Ennis was struck while walking on the track near Wallingford by the evening express train going south and was badly injured.

September 8. John Kearns, a brakeman in this company's employ, had his fingers badly crushed while coupling cars at Stamford.

September 23. Philip Punzett, a man about seventy years of age, while driving over the track at Deshorn's crossing, one half mile east

of Westport station, was struck by an extra freight train and was considerably bruised but not dangerously injured.

Attest, WM. D. BISHOP, President.
Attest, J. T. SHELTON, Treasurer.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, }

NOVEMBER 20TH. 1873.

Then personally appeared, Wm. D. Bishop, President, and J. T. Shelton, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

E. C. ROBINSON,
Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, W. D. BISHOP, Bridgeport, Conn.
Vice-President, W. P. BURRALL, Hartford, Conn.
Secretary, E. I. SANFORD, New Haven, Conn.
Treasurer, J. T. SHELTON, New York.
General Superintendent, E. M. REED, New Haven, Conn.
Chief Clerk, E. C. ROBINSON, New York.
General Ticket Agent, A. D. BRIGHAM, New York.
General Freight Agent, G. H. FORBES, Hartford, Conn.
Supt. N. Y. & N. H. Division, J. T. MOODY, New York.
Supt. of Hartford Division, C. S. DAVIDSON, Hartford.
Supt. of Shore Line Division, W. M. WILCOX, New Haven, Conn.

BOARD OF DIRECTORS.

W. D. BISHOP, Bridgeport.	W. P. BURRALL, Hartford.
W. G. HUNT, New York.	C. VANDERBILT, New York.
G. N. MILLER, New York.	C. W. CHAPIN, Springfield,
A. R. VAN NEST, New York.	Mass.
H. C. ROBINSON, Hartford.	E. H. TROWBRIDGE, New H'n.
E. C. READ, New Haven.	N. WHEELER, Bridgeport.
C. M. POND, Hartford.	AUG. SCHELL, New York.

HARTFORD, PROVIDENCE AND FISHKILL RAILROAD.

Return of the Trustees for the Bondholders of the Hartford, Providence and Fishkill Railroad Company, for the year ending September 30th, 1873, under the act of 1872.

CAPITAL STOCK.

1. Capital Stock authorized by charter, - - -	}	\$4,000,000.00
2. Capital Stock authorized by votes of the Company, - - - - -		
3. Capital Stock actually paid in, - - -		2,037,939.98
4. Capital Stock issued for earnings which had not been divided among the stockholders, -		none.
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, - - - - -		none.
6. Total number of shares of Stock issued, -		20,379 ⁷⁹ / ₁₀₀
7. Par value per share of Capital Stock, -		100.00
8. Total par value of Stock issued, - -		2,037,939.98
9. Total market value on the 30th of September, of the Stock issued, - - - -		unknown.
10. Amount of Capital Stock issued per mile of railroad owned by the company, - -		16,654.59
11. Proportion of Stock issued for Connecticut, -		1,599,507.59
12. Amount of Stock held in Connecticut, -	}	unknown.
13. Number of Stockholders residing in Connecticut, - - - - -		

DEBTS.

1. Total amount of funded debt, - - -	2,055,500.00
First mortgage bonds due (when?) - - -	{ A portion past due, the balance in 1876, 7 p. ct.
Rate of interest, (what?) per cent., - - -	
Second mortgage bonds due (when?) - - -	{ none.
Rate of interest (what?) per cent., - - -	
All others describe in same manner, - - -	
2. Amount of floating debt, including past due coupons, about, - - - - -	100,000.00
3. Total amount of funded and floating debt, - - -	2,155,500.00
4. Proportion of same per mile of road, - - -	17,615.33
5. Proportion of same for Connecticut, - - -	1,691,776.39

COST.

1. Total cost of entire road to date, - - -	4,214,088.50
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, - - -	34,438.68
3. Proportion of same for Connecticut, - - -	3,307,490.82
4. Total cost of entire equipment, - - -	640,407.95
(This item to include locomotive, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, - - -	5,233.58
6. Proportion of same for Connecticut, - - -	502,633.02

CHARACTERISTICS.

1. Total length of main line of road, - - -	122 $\frac{365}{1000}$ miles.
2. Length of the same in Connecticut, - - -	96 $\frac{400}{1000}$ "
3. Length of the same in other States, (giving the names of States and length in each,) in Rhode Island, - - -	26 $\frac{325}{1000}$ "

4. Name and length of branches, Dorrence Street		
Track, Providence, - - -	$1\frac{8.2.2}{0.0.0}$	miles.
5. Total length of branches, - - -	$1\frac{8.2.2}{0.0.0}$	"
6. Length of same in Connecticut, - - -		none.
7. Aggregate length of sidings, - - -	$20\frac{1.4.8}{0.0.0}$	miles.
8. Length of same in Connecticut, - - -	$13\frac{4.7.7}{0.0.0}$	"
9. Total length of track for the entire road, (single track miles), - - -	$122\frac{3.6.5}{0.0.0}$	"
10. Length of same in Connecticut, - - -	$96\frac{4.0}{0.0.0}$	"
11. Total length of double track, - - -		none.
12. Length of same in Connecticut, - - -		none.
13. Miles of track laid with steel rails, - - -	$1\frac{4.4}{0.0.0}$	miles.
14. Aggregate length of wooden bridges, - - -	11,386	feet.
15. Aggregate length of iron bridges, - - -		none.
16. Aggregate length of stone arch bridges, - - -	150	feet.
17. Number of public highways crossed at grade in Connecticut, - - -		128
18. Number of railroads crossed at grade in Connecticut, - - -		4
19. Name of each,	<div style="display: flex; align-items: center;"> <div style="font-size: 4em; margin-right: 10px;">{</div> <div> Norwich and Worcester R. R. New London Northern " N. Y., N. H. and Hartford " New Haven and Northampton " </div> </div>	
20. *Total number of stations on the entire road, -		55
21. Number of same in Connecticut, - - -		39

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE OR AGREEMENT.

22. Name, termini, and length of each,		
Rockville Railroad—Vernon to Rockville,	$4\frac{1}{2}$	miles.
South Manchester—Manchester to South Manchester, - - -	$2\frac{1}{4}$	"
23. Total Length of all, - - -	$6\frac{3}{4}$	"
24. Total length of all in Connecticut, - - -	$6\frac{3}{4}$	"
25. Total number of stations on all roads operated by this company, - - -	59	"
26. Total number of same in Connecticut, - - -	43	"

*Does not include stations on roads that are leased.

MOTIVE POWER AND CARS.

	No. Weight in Pounds.	
1. Number of engines, average weight with tender full, - - - -	30	88,145
2. Number of passenger cars, average weight,	36	32,000
3. Number of merchandise cars, average weight, - - - -	313	15,000
4. Number of baggage cars, average weight,	16	20,000
5. Number of gravel and other cars, (including one tool car,) - - - -	171	
6. Number of men employed exclusive of those engaged in construction, - - - -		685
7. Average rate of speed of express passenger trains when in motion, - - - -	28 miles pr. hour.	
8. Average rate of same, including stops, - - - -	25 " "	
9. Average rate of speed of accommodation trains, - - - -	22 " "	
10. Highest rate of speed allowed freight trains in motion, - - - -	13 " "	

FARES AND FREIGHT.

- Highest rate of passenger fare per mile for distances less than three miles, Quidnick to Anthony, $\frac{1}{2}$ mile, - - - - 10 cts.
No fare less than 10 cents.
- Highest rate of same for distances more than three miles, average about - - - - 5 " per mile.
- Highest rate per mile for through passengers, $3\frac{1}{3}$ " "
- General average rates, - - - - $3\frac{1}{2}$ " "
- Highest rate of freight per ton per mile for first, second, third, and fourth classes, - - - - 48, 40, 32, 24c.
- Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, - - - - .03c.
- Average rate of freight per ton per mile for first, second, third, and fourth classes, - - - - .06c.

DOINGS DURING THE YEAR.

- | | |
|---|-----------------------|
| 1. Miles run by passenger trains, - - - - | 350,111 $\frac{1}{4}$ |
| 2. Miles run by freight trains, - - - - | 166,318 $\frac{3}{4}$ |

3. Miles run by other trains, includes switching, -	62,136 $\frac{5}{8}$
4. Total miles run, - - - -	578,566 $\frac{5}{8}$
5. Number of passengers carried, - - -	1,306,389
6. Number of passengers carried one mile, -	16,228,506
7. Number of passengers carried one mile to and from other roads, - - - -	2,786,928
8. Tons of merchandise carried, - - -	298,558
9. Tons of merchandise carried one mile, - -	7,846,886
10. Tons of merchandise carried to and from other roads, - - - - -	112,433

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, - - -	none.
2. Land or land damages, - - - -	none.
3. New buildings, - - - -	\$4,353.67
4. New rolling stock, - - - -	41,532.95
5. Any other expenditures, expenditures Hartford tunnel, - - - - -	8,248.44
6. Total, - - - - -	54,135.06

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - -	\$126,623.08
2. New iron rails, (No. of tons and cost,) - - - -	164,327.62 2119 $\frac{51}{2240}$ tons.
3. New steel rails, (No. of tons and cost,) - - - -	-
4. Repairs of bridges, - - -	19,983.83
5. Repairs of buildings and fixtures, -	22,713.28
6. Repairs of fences, - - -	6,935.46
7. Removing ice and snow, - - -	5,319.54
8. Total for maintenance of way, - -	\$345,902.81
9. Cost per mile of road kept in repair,	2,826.81
10. Proportion for Connecticut, - -	271,486.83

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, }	-	\$57,517.74	
2. Repairs of machinery, }	-		
3. Repairs of passenger, baggage and mail cars, -	-	34,933.58	
4. Repairs of freight cars, -	-	54,848.88	
5. Cost of fuel,—wood, coal, -	-	118,236.52	
6. Oil used by engines and cars, -	-	9,089.69	
7. Waste and other material used for cleaning, -	-	2,377.50	
8. Total for maintenance of motive power and cars, -	-		\$277,003.91
9. Cost per mile of road operated, -	-		2,263.75
10. Proportion for Connecticut, -	-		217,410.55

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, -	-	-	\$89,454.00
2. Salaries, wages, and incidentals, chargeable to freight department, -	-	-	99,126.18
3. Wages of switchmen, signal men, gate keepers and watchmen, -	-	-	} included in gen'l expense.
4. Gratuities, -	-	-	none.
5. Damages for injuries to persons, -	-	-	1,941.98
6. Damages for cattle killed, -	-	-	381.19
7. Damages for loss of goods and baggage, -	-	-	1,650.59
8. Damages to property, including damages by fire, -	-	-	2,258.08
9. Taxes, -	-	-	4,754.69
10. Insurance, -	-	-	8,175.27
11. Telegraph expenses, -	-	-	3,153.43
12. Amount paid other companies as rent for use of road and stations, specifying each company, (Boston and Providence R. R. ; N. Y., N. H. and Hartford R. R. ; New Haven and Northampton R. R. ; Naugatuck R. R. ; Rockville R. R.)			21,040.22

13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - - -	none.
14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items, - - - - -	\$34,965.98
15. Total Miscellaneous, - - - - -	266,901.61
16. Amount per mile of road operated, - - - - -	2,181.19
17. Proportion for Connecticut, - - - - -	209,481.48
<hr/>	
1. *Total expenditure for operating the road, - - - - -	889,808.33
2. Total cost per mile of road operated, - - - - -	7,271.75
3. Proportionate total for Connecticut, - - - - -	698,378.86

INCOME.

1. From passengers:	
On main road and branches owned by Company, - - - - -	\$448,238.43
To and from other roads, - - - - -	85,897.16
2. From freight:	
On main road and branches owned by Company, - - - - -	223,837.28
To and from other roads, - - - - -	246,811.57
3. U. S. Mails, - - - - -	12,750.00
4. Rents, &c., - - - - -	26,183.98
5. Expresses, - - - - -	21,222.08
<hr/>	
6. Total income, - - - - -	1,064,940.50
<hr/>	
7. Income per mile of road operated, - - - - -	8,702.98
8. Proportionate income for Connecticut, - - - - -	835,834.20
<hr/>	
9. Income above operating expenses, - - - - -	175,132.17
<hr/>	
10. Amount paid for interest, - - - - -	154,561.59
<hr/>	
11. Total net income, - - - - -	20,570.58

*Total amount of the three previous articles.

12. Number and per cent. dividends,	-	-	-	none.
13. Amount paid in dividends,	-	-	-	none.
14. Paid to sinking fund,	-	-	-	10,000.00
15. Surplus for the year,	-	-	-	20,570.58
16. Surplus for last year,	-	-	-	200,518.66
17. Total Surplus, -	-	-	-	221,089.24

18. Surplus invested as follows :

Cash and loans,	-	-	-	
Balance of accounts due the Company,				
Materials, fuel and stores,	-	-	-	221,089.24
Other items,	-	-	-	

STATEMENT OF EACH ACCIDENT.

Date.	Where occurred.	Name.	Nature of Accident.	Remarks.
December 13, 1872,	At Waterbury, Ct.,	John Willis, brakeman,	Caught between cars while coupling.	Died.
" 19, "	" Bolton, Ct.,	Col. R. H. Wheeler,	Struck by engine.	Killed.
January 10, 1873,	Near Buckland, Ct.,	Dennis Healey,	" "	Injuries slight.
March 1, "	At Hartford, Ct.,	Christopher Nichols, yardman,	Jumped from switcher, slipped, run over.	Died.
" 4, "	" Rockville, Ct.,	James Galbraith, helper,	Injured while loading freight.	Injuries severe.
" 12, "	" South Windham, Ct.,	John Champlin,	Jumped from moving train.	" "
" 20, "	" New Britain, Ct.,	Tully O'Neil, brakeman,	Caught between bunters while coupling.	Died.
April 8, "	" Vernon, Ct.,	John Bliss, brakeman,	Attempted to jump on moving car.	Injuries slight.
" 11, "	Near Hop River, Ct.,	Hiram Worden, brakeman,	Struck by bridge.	" "
" 20, "	At Plainfield, Ct.,	John Lumley, brakeman,	Switching, caught foot in frog, run over.	Died.
May 9, "	Near Tolles, Ct.,	G. M. Bradley, conductor,	Freight train thrown from track, broken rail.	" "
" " "	" " "	A. M. Butts, section master,	" "	" "
" " "	" " "	Patrick White, laborer,	" "	Injuries severe.
" 12, "	At Plainville, Ct.,	Dennis Hurley,	Attempted to get on moving train.	" "
" 24, "	" New Britain, Ct.,	Benjamin Loomis,	Struck by engine.	" slight.
" 17, "	" Hartford, Ct.,	H. M. Eggleston, yardmaster,	Struck by engine N. Y., N. H. & H. R. R.	Killed.
August 1, "	" Riverpoint, R. I.,	Joseph Sulloway,	Deaf and dumb, struck by train.	Injuries severe.
" 4, "	" Terryville, Ct.,	Casper Stord,	Struck by engine.	" "
Sept. 26, "	" Baltic, Ct.,	S. A. Lewis,	" "	" "

Attest,

GEORGE M. BARTHOLOMEW, }
CALVIN DAY, } Trustees.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. }

HARTFORD, DEC. 1st, 1873.

Then personally appeared, Geo. M. Bartholomew and Calvin Day, Trustees, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

HENRY R. SNATH,
Notary Public.

LIST OF OFFICERS AND TRUSTEES.

OFFICERS.

President Board of Trustees, GEO. M. BARTHOLOMEW,
Hartford.

Secretary, J. M. BELDEN, Hartford.

Superintendent, SAMUEL NOTT, Hartford.

Asst. Superintendent, J. T. McMANUS, Hartford.

Gen'l Ticket Agent, LUCIUS TUTTLE, Hartford.

Gen'l Freight Agent, A. G. TUTTLE, Hartford.

TRUSTEES FOR THE BONDHOLDERS.

G. M. BARTHOLOMEW,	Hartford, Conn.
CALVIN DAY,	"
F. B. COOLEY,	"
S. T. OLNEY,	Providence, R. I.
HENRY LIPPITT,	"
ELISHA DYER,	"
BENJAMIN TRIPP,	"

NEW HAVEN AND NORTHAMPTON RAILROAD.

*Return of the New Haven and Northampton Railroad Company,
for the year ending September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter,	\$5,000,000.00
2. Capital Stock authorized by votes of the Com- pany, -	2,600,000.00
3. Capital Stock actually paid in, -	2,460,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	
5. Capital Stock issued upon which no payment has been made either in cash or its equiv- alent, -	
6. Total number of shares of Stock issued, -	24,600.00
7. Par value per Share of Capital Stock, -	100.00
8. Total par value of Stock issued, -	2,460,000.00
9. Total market value on the 30th September, of the Stock issued, -	
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	22,500.69
11. Proportion of Stock issued for Connecticut,-	1,493,820.55
12. Amount of Stock held in Connecticut, -	1,958,000.00
13. Number of Stockholders residing in Connec- ticut, -	215

DEBTS.

1. Total amount of funded debt, -	\$1,830,000.00
First mortgage bonds due (when?) July, 1899, -	1,000,000.00

Rate of interest, (what ?) per cent., 7 per ct.	
Second mortgage bonds due (when ?),	- No 2d mortgage.
Rate of interest (what) per cent.	-
All others describe in same manner.	
Six per cent Convertible, due Jan., 1880,	- 400,000.00
Six " " " April, 1882,	- 430,000.00
2. Amount of floating debt,	- 282,758.33
3. Total amount of funded and floating debt,	- 2,112,758.33
4. Proportion of same per mile of road,	- 19,324.59
5. Proportion of same for Connecticut,	- 1,282,960.09

COST.

1. Total cost of entire road to date,	- - \$3,689,786.19
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road,	- - 33,749.07
3. Proportion of same for Connecticut,	- - 2,240,600.75
4. Total cost of entire equipment,	- - 783,012.41
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road,	- - 7,161.91
6. Proportion of same for Connecticut,	- - 485,479.69

CHARACTERISTICS.

1. Total length of main line of road,	- - 83 $\frac{88}{100}$ miles.
2. Length of the same in Connecticut,	- 51 $\frac{60}{100}$ "
3. Length of the same in other States, (giving the names of States and length in each)-	- 32 $\frac{62}{100}$ "
4. Name and length of branches :	
Collinsville Branch,	- - 14.09
Tariffville " "	- - 1.04
Holyoke and W. R. R.	- - 10.32
5. Total length of branches,	- - 25 $\frac{45}{100}$ "
6. Length of same in Connecticut,	- - 15 $\frac{13}{100}$ "
7. Aggregate length of sidings,	- - 20 "

8. Length of same in Connecticut, - - -	10½ miles.
9. Total length of track for the entire road, (single track miles,) - - - -	109½ ^{3.3} "
10. Length of same in Connecticut, - - -	66½ ^{3.9} "
11. Total length of double track, - - - }	none.
12. Length of same in Connecticut, - - - }	
13. Miles of track laid with steel rails, - - -	23 miles.
14. Aggregate length of wooden bridges, - - -	1990 feet.
15. Aggregate length of iron bridges, - - -	none.
16. Aggregate length of stone arch bridges, - - -	
17. Number of public highways crossed at grade in Connecticut, - - - -	82
18. Number of railroads crossed at grade in Connecticut, - - - -	2
19. Name of each, Hartford, Providence and Fishkill R. R., at Plainville; Conn. Western, at Simsbury and New Hartford.	
20. *Total number of stations on the entire road, -	24
21. Number of same in Connecticut, - - -	14

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each, Holyoke and Westfield R. R., from Holyoke to Westfield, perpetual lease.	
23. Total length of all, - - - -	10½ ^{3.2} miles.
24. Total length of all in Connecticut, - - -	none.
25. Total number of stations on all roads operated by this company, - - - -	24
26. Total number of same in Connecticut, - - -	10

MOTIVE POWER AND CARS.

	No. Weight in Pounds.
1. Number of engines, average weight with tender full, - - - -	20 80,000

*Does not include stations on roads that are leased.

	No.	Weight in pounds.
2. Number of passenger cars, average weight,	17	19,000
3. Number of merchandise cars, average weight, - - - - -	406	17,000
4. Number of baggage cars, average weight,	7	
5. Number of gravel and other cars, -	40	
6. Number of men employed exclusive of those engaged in construction, - - -	-	380
7. Average rate of speed of express passenger trains when in motion, - - -	-	25 miles.
8. Average rate of same, including stops, -	-	25 "
9. Average rate of speed of accommodation trains,		24 "
10. Highest rate of speed allowed freight trains in motion, - - - - -	-	12 "

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, $1\frac{1}{4}$, - -	8 cts.
2. Highest rate of same for distances more than three miles, - - - - -	5 "
3. Highest rate per mile for through passengers,	3 "
4. General average rates, - - - - -	$3\frac{1}{10}$ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - -	
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, -	on all freight $3\frac{3}{10}$ cts.
7. Average rate of freight per ton per mile for first, second, third, and fourth classes,	

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	211,085
2. Miles run by freight trains, - - -	205,476
3. Miles run by other trains, grading and switching, - - - - -	32,868
4. Total miles run, - - - - -	449,429
5. Number of passengers carried, - - -	390,220
6. Number of passengers carried one mile, -	5,373,494

7. Number of passengers carried one mile to and from other roads, - - - -	1,222,727
8. Tons of merchandise carried, - - -	298,888
9. Tons of merchandise carried one mile, - -	13,382,924
10. Tons of merchandise carried to and from other roads, - - - - -	6,012,786

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, - - -	\$52,086.81
2. Land or land damages, - - - -	7,823.03
3. New buildings, - - - - -	12,808.55
4. New rolling stock, - - - - -	15,962.10
5. Any other expenditure,—excess cost of steel laid in track over iron, and excess cost of joints over plates, - - - -	218,722.46
New turnouts, - - - - -	7,750.19
6. Total, - - - - -	315,153.14

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - - -	} 98,819.74	
2. New iron rails (No. of tons & cost)		
3. New steel rails (No. of tons & cost)		
4. Repairs of bridges, - - - -	4,963.79	
5. Repairs of buildings and fixtures, wharf, &c., - - - -	8,024.22	
6. Repairs of fences, - - - -	1,917.50	
7. Removing ice and snow, - - - -	10,699.94	
8. Total for maintenance of way, -	124,425.18	
9. Cost per mile of road kept in repair,	1,138.07	
10. Proportion for Connecticut, -	75,556.47	

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - -	\$20,318.11	
2. Repairs of machinery, - -		
3. Repairs of passenger, baggage, and mail cars, - - -	} 39,791.14	
4. Repairs of freight cars, - -		
5. Cost of fuel,—wood, coal, }		
Wood, - 2,043.93 }		72,265.82
Coal, - 70,221.89 }		
6. Oil used by engines and cars, - }		
7. Waste and other material used for cleaning, - - -	} 10,032.75	
8. Total for maintenance of motive power and cars, - - -		\$142,407.82
9. Cost per mile of road operated, -		1,302.55
10. Proportion for Connecticut, -		86,476.28

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	} 145,920.38	
2. Salaries, wages, and incidentals, chargeable to freight department, - - -		
3. Wages of switchmen, signal men, gate keepers, and watchmen, - - -		
4. Gratuities, - - -	} 1,399.50	
5. Damages for injuries to persons, - - -		
6. Damages for cattle killed, - - -		
7. Damages for loss of goods and baggage, -	} Deducted from freight acc't.	
8. Damages to property, including damages by fire, - - -		
9. Taxes, - - -		27,384.71
10. Insurance, included in other accts., - -		
11. Telegraph expenses, - - -		none.
12. Amount paid other companies as rent for use of road, specifying each company, - -		none.
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each com- pany, - - -		none.

14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items,	\$28,397.78
15. Total Miscellaneous, - - -	203,102.37
16. Amount per mile of road operated,	1,857.70
17. Proportion for Connecticut, - -	123,332.70
1. *Total expenditure for operating the road, - - - -	469,935.37
2. Total cost per mile of road operated, -	4,298.32
3. Proportionate total for Connecticut,	285,365.50

INCOME.

1. From passengers :	
On main road and branches owned by company, - - - - -	\$168,274.18
To and from other roads, - - -	
2. From freight :	
On main road and branches owned by company, - - - - -	449,738.06
To and from other roads, wharf, hoisting and scales, - - - - -	21,638.59
3. U. S. Mails, - - - - -	8,254.40
4. Rents, - - - - -	2,493.50
5. Expresses, - - - - -	9,658.35
6. Total income, - - - - -	660,057.08
7. Income per mile of road operated, -	6,037.29
8. Proportionate income from Connecticut, -	400,815.79
9. Income above operating expenses, -	190,121.71
10. Amount paid for interest on bonds, \$131,800 ; floating debt, \$19,211.78, - - -	151,011.78
11 Total net income, - - - - -	39,109.93
12. Number and per cent. dividends, 13 per cent., -	63,000.00

*Total amount of the three previous articles.

13. Amount paid in dividends, - - -	\$63,000.00
14. Paid to sinking fund, - - - -	Nothing.
15. Surplus for the year, - - - -	none.
16. Surplus last year, - - - -	71,526.61
17. Total surplus, - - - -	47,636.54
<hr/>	
Cash and loans, - - - -	47,636.54
Balance of accounts due the Company, -	
Materials, fuel and stores, - - -	
Other items,- - - -	

STATEMENT OF EACH ACCIDENT.

December 10, 1872. Burton Spellman, about 30 years old, attempting to jump upon a freight train moving through the New Haven Depot, fell between the cars, was run over, and died next day.

January 30, 1873. The afternoon train north was thrown from the track by a broken rail, at Hamden, the car overturned, and the following passengers reported injured, most of them very slightly and none fatally. All very soon recovered :

Thomas Doody and wife, Southampton, Mass.	
Mrs. Semantha Hine, Southwick,	"
Byron McMahon, New Haven,	Conn.
Martha Cooper, Hamden,	"
R. H. Cooper,	"
C. P. Benedict,	"
William A. Finch, Southington,	"
Miss Nellie Cain, Cheshire,	"
Miss Alice Brown, Plainville,	"
J. R. Upson, Southington,	"
Chas. Carroll, Hamden,	"
G. R. Sheppard, Collinsville,	"
Miss Anthony Truesdell, Collinsville,	"
Mrs. Ambrose Doolittle, Cheshire,	"

Attest, JOS. E. SHEFFIELD, President.

Attest, S. D. PARDEE, Treasurer.

STATE OF CONNECTICUT, }
 COUNTY OF NEW HAVEN, }

Nov. 22, 1873.

Then personally appeared, Jos. E. Sheffield, president, and S. D. Pardee, treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me.

GEORGE A. BUTLER,
Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, JOSEPH E. SHEFFIELD, New Haven.
Vice-President, CHARLES N. YEAMANS, "
Secretary, EDWARD A. RAY, "
Treasurer, STEPHEN D. PARDEE, "
Superintendent, CHARLES N. YEAMANS, "
General Ticket Agent, EDWARD A. RAY, "
General Freight Agent, MARTIN C. PARKER, New Haven.

BOARD OF DIRECTORS.

JOSEPH E. SHEFFIELD, New Haven.
 S. D. PARDEE, "
 A. L. KIDSTON, "
 H. M. WELCH, "
 M. G. ELLIOTT, "
 WM. WALTER PHELPS, New York.
 CHARLES N. YEAMANS, New Haven.
 GEORGE ST. J. SHEFFIELD, New York.
 Prof. GEO. J. BRUSH, New Haven.

NORWICH AND WORCESTER RAILROAD.

*Return of the Norwich and Worcester Railroad Company for the
year ending September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital stock authorized by charter, - -	\$2,825,000.00
2. Capital stock authorized by votes of the company, - - - - -	2,825,000.00
3. Capital stock actually paid in, - - -	2,404,400.00
4. Capital stock issued for earnings which had not been divided among the stockholders, -	none.
5. Capital stock issued upon which no payment has been made either in cash or its equivalent, -	419,000.00
6. Total number of shares of stock issued, -	24,044.00
7. Par value per share of capital stock, - -	100.00
8. Total par value of stock issued, - - -	2,404,400.00
9. Total market value on the 30th of September, of the stock issued, - - - - -	none.
10. Amount of capital stock issued per mile of railroad owned by the company, - -	40,073.33 $\frac{1}{3}$
11. Proportion of stock issued for Connecticut, $\frac{2}{3}$ -	1,602,933.33 $\frac{1}{2}$
12. Amount of stock held in Connecticut, - -	676,600.00
13. Number of stockholders residing in Connecticut,	98

DEBTS.

1. Total amount of funded debt, - - - - -	\$734,000.00
First mortgage bonds due (when ?) July 1st, 1877, - - - - -	400,000.00

Rate of interest (what?) per cent.,	- - -	6 per cent.
Second mortgage bonds due (when?) June		
1st, 1874, - - - - -		59,000.00
Rate of interest (what?) per cent.,	- - -	7 per cent.
All others describe in same manner.		
3d mortgage bonds due July 1st, 1877, -		150,000.00
Rate of interest, - - - - -		7 per cent.
4th mortgage bonds due January 1st, 1874,		125,000.00
Rate of interest, - - - - -		7 per cent.
2. Amount of floating debt, - - - - -		34,732.88
3. Total amount of funded and floating debt, -		768,732.88
4. Proportion of same per mile of road, -		12,812.21 $\frac{1}{3}$
5. Proportion of same for Connecticut, $\frac{2}{3}$ - -		8,541.47

COST.

1. Total cost of entire road to date, - - -		
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.) - - -		
		\$2,463,982.64
2. Proportion of same per mile of road, -		41,066.37 $\frac{2}{3}$
3. Proportion of same for Connecticut, $\frac{2}{3}$ - -		27,377.58
4. Total cost of entire equipment,—		
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above,) - - -		
		149,711.57
5. Proportion of same per mile of road, -		24,951.93
6. Proportion of same for Connecticut, $\frac{2}{3}$ - -		16,634.62

CHARACTERISTICS.

1. Total length of main line of road (Norwich and Worcester), - - - - -		59.4 miles.
2. Length of the same in Connecticut, - - -		42.0 “
3. Length of the same in other states (giving the names of states and length in each,)—Mass.,		17.4 “
4. Name and length of branches, Allyn's Point,		7.0 “
5. Total length of branches, - - - - -		7.0 “
6. Length of same in Connecticut, - - -		7.0 “
7. Aggregate length of sidings, - - - - -		13.6 “

8. Length of same in Connecticut, - - -	9.5 miles.
9. Total length of track for the entire road (single track miles), - - -	80.0 "
10. Length of same in Connecticut, - - -	58.5 "
11. Total length of double track, - - -	not ascertained.
12. Length of same in Connecticut, - - -	"
13. Miles of track laid with steel rails, - - -	1.5 miles.
14. Aggregate length of wooden bridges, - - -	2,800 feet.
15. Aggregate length of iron bridges, - - -	105 "
16. Aggregate length of stone arch bridges, - - -	485 "
17. Number of public highways crossed at grade in Connecticut, - - -	39
18. Number of railroads crossed at grade in Connecticut, - - -	2
19. Name of each,—With H., P. & F. R. R. at Plainfield, and B., H. & E. R. R. at Putnam.	
20. *Total number of stations on the entire road, including flag stations, - - -	23
21. Number of same in Connecticut, - - -	15

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each, - - -	} None.
23. Total length of all, - - -	
24. Total length of all in Connecticut, - - -	
25. Total number of stations on all roads operated by this company, - - -	
26. Total number of same in Connecticut, - - -	

MOTIVE POWER AND CARS.

1. Number of engines, average weight with tender full, - - -	21	40 tons.
2. Number of passenger cars, average weight, - - -	15	16½ "
3. Number of merchandise cars, {	226	8½ tons.
average weight, {	30	4½ "
	178	7 "
	208	4½ "

*Does not include stations on roads that are leased.

†On a basis of eight wheels to a car.

4. Number of baggage cars, average weight, - 7	15 $\frac{3}{4}$ tons.
5. Number of gravel and other cars, - -	none.
6. Number of men employed exclusive of those engaged in construction, - - - -	427
7. Average rate of speed of express passenger trains when in motion, - - - -	
8. Average rate of same, including stops, -	30 miles.
9. Average rate of speed of accommodation trains, 22 to 25	"
10. Highest rate of speed allowed freight trains in motion, including stops, - - - -	17 "

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - -	5 $\frac{1}{2}$ cents.
2. Highest rate of same for distances more than three miles, - - - - -	5 $\frac{1}{2}$ cents.
3. Highest rate per mile for through passengers, -	3 $\frac{1}{2}$ "
4. General average rates, - - - -	3 $\frac{1}{4}$ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - - -	Not classified.
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes,	.30 cents.
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - -	.02 $\frac{1}{2}$ "
	.04 $\frac{1}{5}$ "

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - - -	161,326
2. Miles run by freight trains, - - - -	235,599
3. Miles run by other trains, - - - -	7,068
4. Total miles run, - - - - -	403,993
5. Number of passengers carried, - - - -	377,588
6. Number of passengers carried one mile, -	6,881,856
7. Number of passengers carried one mile to and from other roads, - - - - -	2,081,448
8. Tons of merchandise carried, - - - -	329,624
9. Tons of merchandise carried one mile, - -	12,866,929
10. Tons of merchandise carried to and from other roads, - - - - -	5,616,230

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road,	-	-	-	none.
2. Land or land damages,	-	-	-	none.
3. New buildings,	-	-	-	none.
4. New rolling stock,	-	-	-	\$28,118.47
5. Any other expenditure,	-	-	-	none.
6. Total,	-	-	-	

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails,	-	-	-	-	\$58,081.78
2. New iron rails (No. of tons and cost), deducting old rails sold,	-	-	-	-	28,723.06
3. New steel rails (No. of tons and cost),	-	-	-	none.	
4. Repairs of bridges,	-	-	-	-	14,530.60
5. Repairs of buildings and fixtures,	-	-	-	-	12,785.39
6. Repairs of fences,	-	-	-	-	33.54
7. Removing ice and snow,	-	-	-	-	2,064.53
8. Total for maintenance of way,	-	-	-	-	116,218.90
9. Cost per mile of road kept in repair,	-	-	-	-	19,369.81 $\frac{2}{3}$
10. Proportion for Connecticut,	$\frac{2}{3}$	-	-	-	12,913.21

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives,	-	-	-	-	\$31,249.85
2. Repairs of machinery,	-	-	-	-	7,611.50
3. Repairs of passenger, baggage, and mail cars,	-	-	-	-	12,410.80
4. Repairs of freight cars,	-	-	-	-	86,834.25
5. Cost of fuel,—wood, coal,	-	-	-	-	70,074.90
6. Oil used by engines and cars,	-	-	-	-	4,936.06
7. Waste and other material used for cleaning,	-	-	-	-	1,501.70
8. Total for maintenance of motive power and cars,	-	-	-	-	164,619.06
9. Cost per mile of road operated,	-	-	-	-	2,494.23
10. Proportion for Connecticut,	-	-	-	-	1,662.82

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - -	\$ 50,272.13
2. Salaries, wages, and incidentals, chargeable to freight department, - - - -	149,778.21
3. Wages of switchmen, signal men, gate keepers and watchmen, - - - -	9,267.19
4. Gratuities, - - - -	276.86
5. Damages for injuries to persons, - -	none.
6. Damages for cattle killed, - - - -	none.
7. Damages for loss of goods and baggage, -	6,230.27
8. Damages to property, including damages by fire, -	none.
9. Taxes, - - - -	1,335.49
10. Insurance, includes damages by fire, - -	23,588.66
11. Telegraph expenses, - - - -	none.
12. Amount paid other companies as rent for use of road, specifying each company, - -	
13. Amount paid other companies in tolls for passengers and freight, specifying each company, -	
14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items, -	51,259.75
15. Total miscellaneous, - -	292,008.56
16. Amount per mile of road operated, -	48,668.09 $\frac{1}{3}$
17. Proportion for Connecticut, -	32,445.39 $\frac{1}{3}$
<hr/>	
1. * Total expenditure for operating the road, - - - -	572,846.52
2. Total cost per mile of road operated, -	95,474.42
3. Proportionate total for Connecticut, $\frac{2}{3}$	63,649.61 $\frac{1}{3}$

INCOME.

1. From passengers :	
On main road and branches owned by company, - - - -	\$172,260.71
To and from other roads, - - - -	73,719.42

*Total amount of the three previous articles.

2. From freight :	
On main road and branches owned by com-	
pany, - - - - -	\$306,968.40
To and from other roads, - - - - -	235,714.22
3. U. S. Mails, - - - - -	7,103.00
4. Rents, - - - - -	
5. Expresses, - - - - -	17,129.32
6. Total income, - - - - -	812,895.07
7. Income per mile of road operated, - - - - -	12,242.39
8. Proportionate income for Connecticut, - - - - -	541,930.04 $\frac{2}{3}$
9. Income above operating expenses, - - - - -	281,100.94
10. Amount paid for interest, - - - - -	45,467.47
11. Total net income, - - - - -	268,083.26
12. Number and per cent. dividends,—2 dividends at 5 per cent. each.	
13. Amount paid in dividends, - - - - -	239,780.00
14. Paid to sinking fund, - - - - -	10,000.00
15. Surplus for the year, - - - - -	714,783.03
16. Surplus last year, - - - - -	731,947.24
17. Total surplus,—deficit, - - - - -	17,164.21
18. Surplus invested as follows :	
Cash and loans, - - - - -	
Balance of account due the company, cash and loans included,- - - - -	78,016.23
Materials, fuel, and stores, - - - - -	69,739.39
Other items, - - - - -	none.

STATEMENT OF EACH ACCIDENT.

1872.

November 10. Engine "Thames" ran into a hand-car in Thompson, on which were four men, two women, and two children. One woman and one child killed.

1873.

June 15th. Steamboat passenger train thrown from track at Dayville by reason of a tie having been placed across the track. Engineer and fireman badly scalded. Engineer recovered. Fireman died on the 20th.

July 21st. David Arnold injured while coupling cars at West Thompson. Died subsequently.

Attest, A. F. SMITH, President.

Attest, G. L. PERKINS, Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF NEW LONDON, }

JANUARY 9TH, 1874.

Then personally appeared, Alba F. Smith, President, and George L. Perkins, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

JAMES A. HOVEY,

Justice of the Peace.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

<i>President,</i> A. F. SMITH,	Norwich.
<i>Secretary,</i> EDWARD T. CLAPP,	"
<i>Treasurer,</i> GEORGE L. PERKINS,	"
<i>Superintendent,</i> P. ST. M. ANDREWS,	"
<i>General Ticket Agent,</i> EDWARD T. CLAPP,	"
<i>General Freight Agent,</i> GEORGE O. HARRIS,	"

BOARD OF DIRECTORS.

A. F. SMITH, Norwich.
 J. F. SLATER, Norwich.
 F. H. DEWEY, Worcester.
 GEORGE W. GILL, "
 CHARLES W. SMITH, "
 R. BAYARD, New York.
 WM. F. WELD, Boston.
 B. F. STEVENS, "
 E. L. DAVIS, Worcester.

NEW LONDON NORTHERN RAILROAD.

*Return of the New London Northern Railroad Company for the year
ending Sept. 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$2,000,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	1,428,800.00
3. Capital Stock actually paid in, - - - - -	1,428,800.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	
5. Capital Stock issued upon which no payment has been made, either in cash or its equivalent, - - - - -	
6. Total number of shares of Stock issued, -	14,288.00
7. Par value per share of Capital Stock, - -	100.00
8. Total par value of Stock issued, - - -	1,428,800.00
9. Total market value on the 30th of September, of the Stock issued, - - - - -	1,571,680.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	14,288.00
11. Proportion of Stock issued for Connecticut, -	900,128.00
12. Amount of Stock held in Connecticut, -	945,400.00
13. Number of Stockholders residing in Connecticut,	179

DEBTS.

1. Total amount of funded debt, - - -	\$390,000.00
---------------------------------------	--------------

First mortgage bonds due (when?) Sept. 1,	
1885, - - - - -	\$300,000.00
Rate of interest, (what?) per cent., six, -	
Second mortgage bonds due (when?) July 1st,	
1892, - - - - -	
Rate of interest (what?) per cent., seven,	90,000.00
All others describe in same manner.	
2. Amount of floating debt, - - -	123,978.40
3. Total amount of funded and floating debt, -	513,978.40
4. Proportion of same per mile of road, - -	5,139.78
5. Proportion of same for Connecticut, -	287,827.68

COST.

1. *Total cost of entire road to date, - - -	
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering,) and equipment of New London, Willimantic and Palmer R. R. Co., taken by this company under foreclosure of 1st bonds of that company, - - -	\$1,651,125.66
2. Proportion of same per mile of road, -	16,511.26
3. Proportion of same for Connecticut, - -	924,630.22
4. Total cost of entire equipment, in addition to that included in cost of road, - - -	187,442.60
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, - -	1,874.42
6. Proportion of same for Connecticut, -	94,968.12

CHARACTERISTICS.

1. Total length of main line of road, - - -	100 miles.
2. Length of the same in Connecticut, -	56 "
3. Length of the same in other States, (giving the names of States and length in each), Mass., -	44 "

*And including equipment of Amherst and Belchertown R. R. Co., purchased by this company with the road.

4. Name and length of branches,	-	-	
5. Total length of branches,	-	-	-
6. Length of same in Connecticut,	-	-	
7. Aggregate length of sidings,	-	-	11.07 miles.
8. Length of same in Connecticut,	-	-	8.26 "
9. Total length of track for the entire road, (single track miles),	-	-	111.07 "
10. Length of same in Connecticut,	-	-	64.26 "
11. Total length of double track,	-	-	
12. Length of same in Connecticut,	-	-	
13. Miles of track laid with steel rails,	-	-	
14. Aggregate length of wooden bridges,	-	-	9,151 feet.
15. Aggregate length of iron bridges,	-	-	
16. Aggregate length of stone arch bridges,	-	-	30 "
17. Number of public highways crossed at grade in Connecticut,	-	-	71
18. Number of railroads crossed at grade in Connecticut,	-	-	1
19. Name of each,			
Hartford, Providence and Fishkill.			
20. *Total number of stations on the entire road,	-	-	39
21. Number of same in Connecticut,	-	-	23

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each,			
The Ware River Railroad, from Palmer to Gilbertsville, was operated by this company until April 1st, 1873, under a lease which terminated at that date.			
23. Total length of all,	-	-	15.05
24. Total length of all in Connecticut,	-	-	
25. Total number of stations on all roads operated by this company,	-	-	4
26. Total number of same in Connecticut,	-	-	

*Does not include stations on roads that are leased.

MOTIVE POWER AND CARS.

	No.	Weight in Pounds.
1. Number of engines, average weight with tender full, - - - -	21	88,000
2. Number of passenger cars, average weight, - - - -	15	30,000
3. Number of merchandise cars, average weight, - - - -	113	16,000
4. Number of baggage cars, average weight, - - - -	8	32,000
5. Number of gravel and other cars, - - - -	168	
6. Number of men employed exclusive of those engaged in construction, - - - -		574
7. Average rate of speed of express passenger trains when in motion, - - - -		28
8. Average rate of same, including stops, - - - -		23
9. Average rate of speed of accommodation trains, - - - -		23
10. Highest rate of speed allowed freight trains in motion, - - - -		19

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - - -		10 cents.
2. Highest rate of same for distances more than three miles, - - - -		5 "
3. Highest rate per mile for through passengers, - - - -		3½ "
4. General average rates, - - - -		4¼ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - - - -	80 70 60 50	
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, - - - -	7½ 6½ 5½ 3½	
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - - - -	11 8 7 5	

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - - -	257,263
2. Miles run by freight trains, - - - -	250,781
3. Miles run by other trains, - - - -	15,944

4. Total miles run, - . - - -	523,988
5. Number of passengers carried, - - -	324,472
6. Number of passengers carried one mile, -	4,834,536
7. Number of passengers carried one mile to and from other roads, - / - - -	1,938,678
8. Tons of merchandise carried, - - -	206,008
9. Tons of merchandise carried one mile, - -	9,927,477
10. Tons of merchandise carried to and from other roads, . - - - -	6,682,389

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, - - -	} None.
2. Land or land damages, - - -	
3. New buildings, - - -	
4. New rolling stock, - - -	
5. Any other expenditure, - - -	
6. Total, - - -	

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - -	} \$105,489.08
2. New iron rails, (No. of tons and cost), -	
3. New steel rails, (No. of tons and cost), -	
4. Repairs of bridges, - - -	6,488.04
5. Repairs of buildings and fixtures, - -	8,697.15
6. Repairs of fences, - - -	4,979.89
7. Removing ice and snow, - - -	
8. Total for maintenance of way, -	125,654.16
9. Cost per mile of road kept in repair, -	1,256.54
10. Proportion for Connecticut, -	70,366.24

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - - -	\$40,169.01
2. Repairs of machinery, - - -	3,032.59
3. Repairs of passenger, baggage, and mail cars, -	9,165.00
4. Repairs of freight cars, - - -	20,578.69
5. Cost of fuel,—wood, coal, } Total, - -	94,148.64
6. Oil used by engines and cars, - - - }	6,342.13
7. Waste and other material used for cleaning, }	
8. Total for maintenance of motive power and cars, - - -	173,436.06
9. Cost per mile of road operated, -	1,734.36
10. Proportion for Connecticut, - -	97,124.16

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$48,061.51
2. Salaries, wages, and incidentals, chargeable to freight department, - - -	72,561.49
3. Wages of switchmen, signal men, gate keepers and watchmen, - - -	10,486.20
4. Gratuities, - - - - -	3,287.02
5. Damages for injuries to persons, - - -	
6. Damages for cattle killed, - - -	
7. Damages for loss of goods and baggage, -	
8. Damages to property, including damages by fire, }	
9. Taxes, - - - - -	21,505.47
10. Insurance, - - - - -	3,532.45
11. Telegraph expenses, - - - - -	
12. Amount paid other companies as rent for use of road, specifying each company, - -	none.
13. Amount paid other companies in tolls for passengers and freight, specifying each company,	none.
14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items, - - - - -	21,057.69

15. Total Miscellaneous, - -	\$180,491.83
16. Amount per mile of road operated, -	1,804.92
17. Proportion for Connecticut, - -	101,075.52
<hr/>	
1. *Total expenditure for operating the road, -	479,582.05
2. Total cost per mile of road operated, - -	4,795.82
3. Proportionate total for Connecticut, -	268,565.92

INCOME.

1. From passengers :	
On main road and branches owned by com-	
pany, - - - - -	\$127,908.57
To and from other roads, - -	76,625.32
2. From freight :	
On main road and branches owned by com-	
pany, - - - - -	136,495.95
To and from other roads, - - -	184,019.91
3. U. S. Mails, - - - - -	8,637.48
4. Rents, - - - - -	60,457.58
5. Expresses, - - - - -	12,811.63
<hr/>	
6. Total Income, - - - - -	606,956.44
<hr/>	
7. Income per mile of road operated, -	6,069.56
8. Proportionate income for Connecticut, -	339,895.36
<hr/>	
9. Income above operating expenses, -	127,374.19
<hr/>	

(The foregoing items of incomes and expenditures are given from the accounts of the parties operating the railroad of this company, as stated in the report of 1872, from the 150,000 dollars paid during the year by them to this company, under the contract there have been paid by this company—interest \$18,000, and two dividends—one of 5 and one of 4 per cent.; in all, \$128,592.)

10. Amount paid for interest, - - -	
-------------------------------------	--

*Total amount of the three previous articles.

11. Total net income,	-	-	-	-	-
12. Number and per cent. dividends,	-	-	-	-	-
13. Amount paid in dividends,	-	-	-	-	-
14. Paid to sinking fund,	-	-	-	-	-
15. Surplus for the year,	-	-	-	-	-
16. Surplus last year,	-	-	-	-	-
17. Total surplus,	-	-	-	-	-
18. Surplus invested as follows :					
Cash and loans,	-	-	-	-	-
Balance of accounts due the company,	-	-	-	-	-
Materials, fuel, and stores,	-	-	-	-	-
Other items,	-	-	-	-	-

STATEMENT OF EACH ACCIDENT.

Nov. 12, 1872. O. P. Dutton, conductor, by a collision of two freight trains, lost the end of one finger.

Dec. 3. M. S. Harrington, conductor, while shifting trains, lost the end of one thumb.

Dec. 4. Thomas Mancy fell between the cars, near Willimantic, and was killed.

Jan. 28, 1873. A. Kendall, telegraph operator at Barretts, left his post of duty, leaving an unexperienced man in his place, who gave a wrong signal, bringing in collision two trains, on the engine of one of which Kendall was returning. He was killed.

March. James Karney, in Palmer, attempting to get on the engine in motion, fell under the engine and was killed.

Attest, CHARLES OSGOOD, President.

Attest, ROBERT COIT, Jr., Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF NEW LONDON. }

NEW LONDON, DEC. 1ST, 1873.

Then personally appeared Charles Osgood, president, and Robert Coit, Jun., treasurer, and severally make oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

THOMAS M. WALLER,

Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, CHARLES OSGOOD, Norwich.

Secretary, ROBERT COIT, JR., New London.

Treasurer, ROBERT COIT, JR., “

Superintendent, GEO. A. MERRILL, “

General Ticket Agent, C. F. SPAULDING, New London.

General Freight Agent, C. F. SPAULDING, “

BOARD OF DIRECTORS.

CHARLES OSGOOD, Norwich.

HENRY P. HAVEN, New London.

WILLIAM W. BILLINGS, New London,

WM. H. BARNES, “

BENJ. STARK, “

AUG. BRANDAGEE, “

ROBERT COIT, JR., “

WM. H. HILL, Boston.

WM. ALLEN BUTLER, New York.

CHAS. F. DAVENPORT, “

THOMAS RAMESDELL, Windham.

HOUSATONIC RAILROAD.

*Return of the Housatonic Railroad Company, for the year ending
Sept. 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$2,000,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	2,000,000.00
3. Capital Stock actually paid in, - - -	2,000,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	none.
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, - - - - -	none.
6. Total number of shares of Stock issued, -	20,000.00
7. Par value per share of Capital Stock, - -	100.00
8. Total par value of Stock issued, - - -	2,000,000.00
9. Total market value on the 30th of September, of the Stock issued, - - - -	1,062,000.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, - -	27,027.02
11. Proportion of Stock issued for Connecticut, -	2,000,000.00
12. Amount of Stock held in Connecticut, -	1,000,000.00
13. Number of Stockholders residing in Connecticut, - - - - -	403.00

DEBTS.

1. Total amount of funded debt, - - -	\$541,000.00
First mortgage bonds due (when ?) 1877,	191,000.00

Rate of interest, (what?) per cent.,	-	-	7 per cent.
Second mortgage bonds due (when?) 1885,			100,000.00
Rate of interest (what?) per cent.,	-	-	7 per cent.
All others describe in same manner,			
1889, 6 per cent.,	-	-	100,000.00
Equipment Bond, 1883, 7 per cent.,	-	-	150,000.00
2. Amount of floating debt,	-	-	313,981.02
3. Total amount of funded and floating debt,	-	-	854,981.02
4. Proportion of same per mile of road,	-	-	11,553.00
5. Proportion of same for Connecticut,	-	-	All in Conn.

COST.

1. Total cost of entire road to date,	-	-	2,014,871.19
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)			
2. Proportion of same per mile of road,	-	-	27,228.00
3. Proportion of same for Connecticut,	-	-	All in Conn.
4. Total cost of entire equipment,	-	-	340,687.33
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)			
5. Proportion of same per mile of road,	-	-	4,603.88
6. Proportion of same for Connecticut,	-	-	All in Conn.

CHARACTERISTICS.

1. Total length of main line of road,	-	-	74 miles.
2. Length of the same in Connecticut,	-	-	All.
3. Length of the same in other States, (giving the names of States and length in each,)	-	-	See leased roads.
4. Name and length of branches,	-	-	None.
5. Total length of branches,	-	-	None.
6. Length of same in Connecticut,	-	-	None.
7. Aggregate length of sidings,	-	-	7 miles.

8. Length of same in Connecticut, - - -	All.
9. Total length of track for the entire road, (single track miles), - - -	81 miles.
10. Length of same in Connecticut, - - -	All.
11. Total length of double track, - - -	none.
12. Length of same in Connecticut, - - -	none.
13. Miles of track laid with steel rails, - - -	none.
14. Aggregate length of wooden bridges, - - -	874 feet.
15. Aggregate length of iron bridges, - - -	none.
16. Aggregate length of stone arch bridges, - - -	250 feet.
17. Number of public highways crossed at grade in Connecticut, - - -	88
18. Number of railroads crossed at grade in Connecticut, - - -	3
19. Name of each, } New York, New Haven and Hartford, Shepaug, Con- necticut Western.	
20. *Total number of stations on the entire road, -	20
21. Number of same in Connecticut, - - -	All.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each,	
Berkshire, - - -	22 $\frac{11}{100}$ miles.
Stockbridge and Pittsfield, - - -	23 $\frac{30}{100}$ "
West Stockbridge, - - -	3 "
New York, Housatonic and Northern,	5 $\frac{36}{100}$ "
23. Total Length of all, - - -	53 $\frac{77}{100}$ miles.
24. Total length of all in Connecticut, - - -	5 $\frac{36}{100}$ "
25. Total number of stations on all roads operated by this company, - - -	37 "
26. Total number of same in Connecticut, - - -	20 "

*Does not include stations on roads that are leased.

MOTIVE POWER AND CARS.

	No. Weight in Pounds.
1. Number of engines, average weight with tender full, - - - - 17	888,000
2. Number of passenger cars, average weight, 16	512,000
3. Number of merchandise cars, average weight, - - - - 166	2,132,000
4. Number of baggage cars, average weight, 8	192,000
5. Number of gravel and other cars, - 223	2,676,000
6. Number of men employed exclusive of those engaged in construction, - - -	429
7. Average rate of speed of express passenger trains when in motion, - - -	No express trains.
8. Average rate of same, including stops, -	None.
9. Average rate of speed of accommodation trains,	25 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -	15 "

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - -	5c.
2. Highest rate of same for distances more than three miles, average about - - -	3c.
3. Highest rate per mile for through passengers,	3c.
4. General average rates, - - -	3c.
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - -	26, 20, 16, 12.
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, -	$2\frac{1}{2}$, $2\frac{1}{2}$, $2\frac{1}{2}$, $1\frac{1}{4}$.
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, -	10, 7, 5, 3.

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	117,758 miles.
2. Miles run by freight trains; - - -	139,797 "
3. Miles run by other trains, includes switching, -	7,326 "
4. Total miles run, - - - -	264,881 "

5. Number of passengers carried, - - -	167,628
6. Number of passengers carried one mile, -	3,716,844
7. Number of passengers carried one mile to and from other roads, - - - -	1,459,980
8. Tons of merchandise carried, - - -	221,100
9. Tons of merchandise carried one mile, - -	8,927,032
10. Tons of merchandise carried to and from other roads, - - - - -	165,825

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, - - -	
2. Land or land damages, - - -	
3. New buildings,—in Mass., - - - -	\$8,830.33
“ in Conn., - - - -	17,000.00
4. New rolling stock, - - - -	28,168.90
5. Any other expenditures,	
Grading road, &c., Mass., - - - -	} 21,169.67
New Bridges, &c., - - - -	
6. Total, - - - - -	75,168.90

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - - - -	} \$108,251.52
2. New iron rails, (No. of tons and cost,) -	
3. New steel rails, (No. of tons and cost,) -	
4. Repairs of bridges, - - - -	
5. Repairs of buildings and fixtures, - - -	1,510.90
6. Repairs of fences, - - - -	In No. 1, 2, 3.
7. Removing ice and snow, - - - -	
8. Total for maintenance of way, - - -	109,762.42
9. Cost per mile of road kept in repair, -	1,483.27
10. Proportion for Connecticut, - - -	All in Conn.

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - - -	\$9,952.80	
2. Repairs of machinery, - - -	5,133.01	
3. Repairs of passenger, baggage and mail cars, - - -	3,780.35	
4. Repairs of freight cars, - - -	15,782.76	
5. Cost of fuel,—wood, coal, - - -	38,953.51	
6. Oil used by engines and cars, - - -	4,871.69	
7. Waste and other material used for cleaning, - - -	1,731.58	
8. Total for maintenance of motive power and cars, - - -		\$80,205.70
9. Cost per mile of road operated, - - -		1,083.84
10. Proportion for Connecticut, - - -		All in Conn.

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$23,622.03
2. Salaries, wages, and incidentals, chargeable to freight department, - - -	54,663.13
3. Wages of switchmen, signal men, gate keepers and watchmen, - - -	
4. Gratuities, - - -	
5. Damages for injuries to persons, - - -	2,246.50
6. Damages for cattle killed, - - -	
7. Damages for loss of goods and baggage, - - -	
8. Damages to property, including damages by fire, - - -	
9. Taxes, - - -	9,855.25
10. Insurance, - - -	2,857.04
11. Telegraph expenses, - - -	None.
12. Amount paid other companies as rent for use of road, specifying each company,	
Stockbridge and Pittsfield, - - -	31,409.00
Berkshire R. R. Co., - - -	42,000.00
West Stockbridge, - - -	696.05
New York, Hous. and Northern R. R., - - -	6,401.98

13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - - -	none.
14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items, - - - - -	\$27,467.09
15. Total Miscellaneous, - - - - -	201,218.07
16. Amount per mile of road operated, -	2,719.16
17. Proportion for Connecticut, -	All in Conn.
1. *Total expenditure for operating the road, - - - - -	391,186.19
2. Total cost per mile of road operated,	5,286.30
3. Proportionate total for Connecticut, -	All in Conn.

INCOME.

1. From passengers:	}	\$134,273.80
On main road and branches owned by Company, - - - - -		
To and from other roads, - - - - -	}	303,773.94
2. From freight:		
On main road and branches owned by Company, - - - - -	}	6,105.00
To and from other roads, - - - - -		
3. U. S. Mails, - - - - -		1,842.82
4. Rents, - - - - -		8,967.74
5. Expresses, - - - - -		454,963.30
6. Total income, - - - - -		6,148.15
7. Income per mile of road operated, - - - - -		All in Conn.
8. Proportionate income for Connecticut, -		144,284.14
9. Income above operating expenses, - - - - -		51,441.02
10. Amount paid for interest, Coupons and Loans,		92,843.12
11. Total net income, - - - - -		

*Total amount of the three previous articles.

12. Number and per cent. dividends, 2 Dividends, 4 per cent. each.	
13. Amount paid in dividends, - - -	94,400.00
14. Paid to sinking fund, - - -	Nothing.
15. Surplus for the year, - - -	21,632.61
16. Surplus for last year, - - -	66,763.51
17. Total Surplus, - - -	88,396.12
<hr/>	
18. Surplus invested as follows :	
Cash and loans, - - -	40,622.59
Balance of accounts due the Company, }	
Materials, fuel and stores, - - - }	47,773.53
Other items, - - - }	
<hr/>	
	88,396.12

STATEMENT OF EACH ACCIDENT.

Sept. 16th, 1873.

At North Bridgeport, Edgar L. Wilson, of Bridgeport, (American, aged 18 years, unmarried), in attempting to get on a train while in motion, was run over. Died in about one hour and a half.

Sept. 29th.

Near Bridgeport Station, James Eggleston, a deaf man, 65 years of age, unmarried, was struck by engine and instantly killed.

Attest,

WM. H. BARNUM, President.

Attest,

CHARLES K. AVERILL, Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. }

DEC. 9th, 1873.

Then personally appeared, William H. Barnum, president, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief. Before me,

C. K. AVERILL,

Notary Public.

STATE OF CONNECTICUT,

COUNTY OF FAIRFIELD. }

BRIDGEPORT, DEC. 18, 1873.

Then and there personally appeared Charles K. Averill, treasurer, and made oath that the foregoing return by him subscribed is true and correct, according to his best knowledge and belief.

Before me,

GEO. W. WARNER,

Notary Public,

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, HON. WM. H. BARNUM, Lime Rock, Connecticut.
Vice-President, D. S. DRAPER, 8 West 34th Street, New York.
Secretary, C. K. AVERILL, Bridgeport, Connecticut.
Treasurer, " " "
Superintendent, H. W. FRANKLIN, Canaan, Conn.
Asst. Superintendent, none.
Gen'l Ticket Agent, H. D. AVERILL, Bridgeport, Connecticut.
Gen'l Freight Agent, H. C. COGSWELL, " "

BOARD OF DIRECTORS.

HON. WM. H. BARNUM, Lime Rock, Conn.
 D. S. DRAPER, 8 West 34th St., New York.
 H. S. LEAVITT, New York.
 SAMUEL WILLETTTS, New York.
 HORACE NICHOLS, Bridgeport, Conn.
 WM. D. BISHOP, "
 CHARLES A. PECK, New York.
 A. B. MYGATT, New Milford, Conn.
 G. W. PEET, Falls Village.

NAUGATUCK RAILROAD.

*Return of the Naugatuck Railroad Company, for the year ending
September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$2,000,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	2,000,000.00
3. Capital Stock actually paid in, - - -	1,881,900.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	142,700.00
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent,	none.
6. Total number of Shares of Stock issued, -	18,819.00
7. Par value per Share of Capital Stock, -	100.00
8. Total par value of Stock issued, - - -	1,881,900.00
9. Total market value on the 30th of September, of the Stock issued, - - - -	1,881,900.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, - -	33,015.00
11. Proportion of Stock issued for Connecticut,	
12. Amount of Stock held in Connecticut, - -	1,338,000.00
13. Number of Stockholders residing in Connecticut,	347

DEBTS.

1. Total amount of funded debt, - - - -	\$103,000.00
First mortgage bonds due (when?) - -	July 10, 1876.
Rate of interest, (what?) per cent., - -	7 per cent.

Second mortgage bonds due (when?)	-	none.
Rate of interest (what?) per cent,	- -	none.
All others describe in same manner.		
2. Amount of floating debt,	- - - -	15,000.00
3. Total amount of funded and floating debt,	-	118,000.00
4. Proportion of same per mile of road,	- -	2,070.17
5. Proportion of same for Connecticut,	- -	all.

COST.

1. Total cost of entire road to date,	- - -	\$1,822,765.20
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	- -	31,978.33
3. Proportion of same for Connecticut,	- -	all.
4. Total cost of entire equipment,	- - -	233,886.57
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road,	- -	4,163.27
6. Proportion of same for Connecticut,	-	all.

CHARACTERISTICS.

1. Total length of main line of road,	- - -	57 m.
2. Length of the same in Connecticut,	- -	all.
3. Length of the same in other States, (giving the names of States and length in each,)		none.
4. Name and length of branches,	- - -	none.
5. Total length of branches,	- - - -	none.
6. Length of same in Connecticut,	- -	none.
7. Aggregate length of sidings,	- - - -	4½ m.
8. Length of same in Connecticut,	- -	all.
9. Total length of track for the entire road, (single track miles,)	- - - - -	57 m.
10. Length of same in Connecticut,	-	all.
11. Total Length of double track, N. Y. & N. H. used in common,	- - - -	5 m.
12. Length of same in Connecticut,	- - -	all.

NAUGATUCK RAILROAD.

111

13. Miles of track laid with steel rails, - - -	30 m.
14. Aggregate length of wooden bridges, - - -	3,310 ft.
15. Aggregate length of iron bridges, - - -	none.
16. Aggregate length of stone arch bridges, - - -	none.
17. Number of public highways crossed at grade in Connecticut, - - - - -	54
18. Number of railroads crossed at grade in Con- necticut, - - - - -	1
19. Name of each, - - - - - New Haven and Derby.	
20. *Total number of stations on the entire road, -	19
21. Number of same in Connecticut, - - -	all.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

22. Name, termini, and length of each— Watertown and Waterbury. -	
23. Total Length of all, - - - - -	4½ miles.
24. Total Length of all in Connecticut, - - -	all.
25. Total number of stations on all roads operated by this company, - - - - -	2
26. Total number of same in Connecticut, -	all.

MOTIVE POWER AND CARS.

	No.	Weight in lbs.
1. Number of engines, average weight with tender full, - - - - -	12	90,000
2. Number of passenger cars, average weight,	15	36,000
3. Number of merchandise cars, average weight,	279	16,000
4. Number of baggage cars, average weight,	4	22,000
5. Number of gravel and other cars,		none.
6. Number of men employed exclusive of those engaged in construction, - - - - -		210
7. Average rate of speed of express passenger trains when in motion, - - - - -		none.
8. Average rate of same, including stops, - - -		
9. Average rate of speed of accommodation trains,		20 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -	14	"

*Does not include stations on roads that are leased.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - -	5 cents.
2. Highest rate of same for distances more than three miles, - - - - -	4 $\frac{16}{100}$ "
3. Highest rate per mile for through passengers, -	3 "
4. General average rates, - - - -	3 $\frac{68}{100}$ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, 20, 17 $\frac{75}{100}$, 15 $\frac{50}{100}$, 13 $\frac{33}{100}$, 9 m.	
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes,	4 $\frac{66}{100}$
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - 8 $\frac{22}{100}$, 7 $\frac{77}{100}$, 6 $\frac{50}{100}$, 5 $\frac{50}{100}$	

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	84,154
2. Miles run by freight trains, - - -	138,701
3. Miles run by other trains, - - - -	20,413
4. Total miles run, - - - - -	243,268
5. Number of passengers carried, - - -	338,146
6. Number of passengers carried one mile, -	6,863,276
7. Number of passengers carried one mile to and from other roads, - - - - -	2,969,445
8. Tons of merchandise carried, - - -	194,532
9. Tons of merchandise carried one mile, - -	4,412,232
10. Tons of merchandise carried to and from other roads, - - - - -	17,013

* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, - - -	none.
2. Land or land damages, - - - -	none.
3. New buildings, - - - - -	none.

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

4. New rolling stock, - - - - -	\$15,400.00
5. Any other expenditure, - - - - -	none.
6. Total, - - - - -	<hr/> \$15,400.00

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - - - -	\$51,692.71
2. New iron rails (No. of tons and cost), -	none.
3. New steel rails, (No. of tons and cost), 501½,	61,433.59
4. Repairs of bridges, - - - - -	7,300.55
5. Repairs of buildings and fixtures, - - -	6,004.38
6. Repairs of fences, - - - - -	777.40
7. Removing ice and snow, - - - - -	917.45
8. Total for maintenance of way, -	<hr/> \$128,126.08
9. Cost per mile of road kept in repair, -	2,083.35
10. Proportion for Connecticut, - -	all.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - - - - -	\$8,077.85
2. Repairs of machinery, - - - - -	in No. 1.
3. Repairs of passenger, baggage, and mail cars, -	9,416.73
4. Repairs of freight cars, - - - - -	8,052.24
5. Cost of fuel,—wood, coal, - - - - -	30,828.00
6. Oil used by engines and cars, - - - - -	2,049.33
7. Waste and other material used for cleaning, -	<hr/> 2,493.74
8. Total for maintenance of motive power and cars, - - - - -	\$60,917.89
9. Cost per mile of road operated, - -	990.53
10. Proportion for Connecticut, - -	all.

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - -	\$26,439.89
2. Salaries, wages, and incidentals chargeable to freight department, - - - -	74,788.91
3. Wages of switchmen, signal men, gate keepers and watchmen, - - - -	in 1 and 2.
4. Gratuities, - - - -	none.
5. Damages for injuries to persons, - - - -	none.
6. Damages for cattle killed, - - - -	none.
7. Damages for loss of goods and baggage, -	729.34
8. Damages to property, including damages by fire,	none.
9. Taxes, - - - - -	See under income.
10. Insurance, - - - - -	2,530.09
11. Telegraph expenses, - - - - -	none.
12. Amount paid other companies as rent for use of road, specifying each company, - - - -	none.
13. Amount paid other companies in tolls for passengers and freight, specifying each company, New York, New Haven and Hartford, in 1 and 2, - - - -	18,726.84
14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items,	26,174.12
15. Total miscellaneous, - - - -	\$130,664.35
16. Amount per mile of road operated,	2,124.62
17. Proportion for Connecticut, - -	all.
1. *Total expenditure for operating the road, - - - -	\$319,708.32
2. Total cost per mile of road operated,	5,198.50
3. Proportionate total for Connecticut,	all.

*Total amount of the three previous articles.

INCOME.

1. From passengers:		
On main road and branches owned by Com-		
pany, - - - - -	\$205,898.27	
To and from other roads, - - -		in item above.
2. From freight:		
On main road and branches owned by Com-		
pany, - - - - -	309,156.36	
To and from other roads, - - -		in item above.
3. U. S. Mails, - - - - -	5,621.24	
4. Rents and other sources, - - - - -	12,760.84	
5. Expresses, - - - - -	10,500.00	
6. Total income, - - - - -	<hr/> \$543,936.71	
7. Income per mile of road operated, - -	8,844.50	
8. Proportionate income for Connecticut, - -		all.
9. Income above operating expenses, - -	\$224,228.39	
10. Amount paid for interest, \$7,305.30; Taxes,		
\$22,328.74, - - - - -	\$29,634.04	
11. Total net income, - - - - -	<hr/> \$194,594.35	
12. Number and per cent. dividends, - - 2 of 5 per cent. each.		
13. Amount paid in dividends, - - - - -	187,965.00	
14. Paid to sinking fund, - - - - -		none.
15. Surplus for the year, - - - - -	6,629.35	
16. Surplus last year, - - - - -	226,951.65	
17. Total surplus, - - - - -	<hr/> 233,581.00	
18. Surplus invested as follows:		
Cash and loans, - - - - -	15,399.40	
Balance of accounts due the Company,	72,318.27	
Materials, fuel, and stores, - - -	60,477.61	
Other items, - - - - -	85,385.72	

STATEMENT OF EACH ACCIDENT.

1872.

October 26. Daniel Geer, brakeman on milk train, while switching in Winsted yard, attempting to jump on the train while in motion, fell on the track, was run over, and instantly killed.

December 19. Eddie Broderick of Ansonia, age twelve years, made an attempt to get on a freight train while in motion, lost his hold, and falling on the track was fatally injured.

1873.

September 27. Child of Thomas Hawley, Waterbury, fourteen months old, sitting on track, run over and killed.

Attest, E. F. BISHOP, President.

Attest, H. NICHOLS, Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, }

BRIDGEPORT, November 26, 1873.

Then personally appeared, E. F. Bishop, President, and H. Nichols, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

GEORGE W. BEACH,

Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, E. F. BISHOP, Bridgeport.
Secretary, HORACE NICHOLS, Bridgeport.
Treasurer, HORACE NICHOLS, "
Superintendent, GEORGE W. BEACH, Waterbury.
Chief Clerk, JAMES POTTER, Bridgeport.
General Ticket Agent, WILLIAM TOMLIN, Bridgeport.

BOARD OF DIRECTORS.

W. D. BISHOP, Bridgeport.
E. F. BISHOP, Bridgeport.
R. TOMLINSON, Bridgeport.
A. L. DENNIS, Newark, N. J.
J. B. ROBERTSON, New Haven.
J. G. WETMORE, Winsted.
N. A. BALDWIN, Milford.
R. M. BASSETT, Derby.

NEW YORK, PROVIDENCE, AND BOSTON RAILROAD.

*Return of the New York, Providence and Boston Railroad Company
for the year ending September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital stock authorized by charter, - -	\$2,500,000.00
2. Capital stock authorized by votes of the company, - - - - -	2,500,000.00
3. Capital stock actually paid in, - - -	1,887,400.00
4. Capital stock issued for earnings which had not been divided among the stockholders, -	none.
5. Capital stock issued upon which no payment has been made either in cash or its equivalent, -	none.
6. Total number of shares of stock issued, -	18,874.00
7. Par value per share of capital stock, - -	100.00
8. Total par value of stock issued, - - -	1,887,400.00
9. Total market value on the 30th of September, of the stock issued, - - - - -	1,887,400.00
10. Amount of capital stock issued per mile of railroad owned by the company, - - -	30,183.40
11. Proportion of stock issued for Connecticut, -	573,117.80
12. Amount of stock held in Connecticut, - -	cannot tell.
13. Number of stockholders residing in Connecticut,	“

DEBTS.

1. Total amount of funded debt, - - - -	\$1,205,000.00
First mortgage bonds due (when ?) - .	

Rate of interest (what?) per cent.,	-	-	
Second mortgage bonds due (when?)	-	-	
Rate of interest (what?) per cent.,	-	-	
All others describe in same manner.			
6 per cent. bonds due 1873,	-	-	2,000.00
6 per cent. bonds due 1878,	-	-	76,000.00
7 per cent. bonds due 1889,	-	-	777,000.00
7 per cent. improvement bonds due 1876,			100,000.00
Extension railroad bonds, 1878, 6 per cent.,			
\$200,000; extension railroad bonds,			
1880, 6 per cent., \$50,000; total,-	-	-	250,000.00
2. Amount of floating debt,	-	-	none.
3. Total amount of funded and floating debt,	-	-	1,205,000.00
4. Proportion of same per mile of road,	-	-	19,280.00
5. Proportion of same for Connecticut,	-	-	327,760.00

COST.

1. Total cost of entire road to date,	-	-	\$2,019,314.17
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)			
2. Proportion of same per mile of road,	-	-	32,309.02
3. Proportion of same for Connecticut,	-	-	549,253.34
4. Total cost of entire equipment,	-	-	479,109.32
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above,)			
5. Proportion of same per mile of road,	-	-	7,665.74
6. Proportion of same for Connecticut,	-	-	130,317.58

CHARACTERISTICS.

1. Total length of main line of road,	-	-	62½ miles.
2. Length of the same in Connecticut,	-	-	17 "
3. Length of the same in other states (giving the names of states and length in each.)—Rhode Island,	-	-	45 and 26½ miles, double track.
4. Name and length of branches,	-	-	none.
5. Total length of branches,	-	-	none.

6. Length of same in Connecticut, - - -	none.
7. Aggregate length of sidings, - - -	about 6 miles.
8. Length of same in Connecticut, - - -	about $3\frac{1}{3}$ miles.
9. Total length of track for the entire road (single track miles), - - -	89 miles.
10. Length of same in Connecticut, - - -	17 miles.
11. Total length of double track, - - -	$26\frac{1}{2}$ miles.
12. Length of same in Connecticut, - - -	none.
13. Miles of track laid with steel rails, - - -	about 3 miles.
14. Aggregate length of wooden bridges, - - -	2,900 feet.
15. Aggregate length of iron bridges, - - -	none.
16. Aggregate length of stone arch bridges, - - -	350 feet.
17. Number of public highways crossed at grade in Connecticut, - - -	15
18. Number of railroads crossed at grade in Connecticut, - - -	none.
19. Name of each, - - -	
20. *Total number of stations on the entire road, including flag stations, - - -	20
21. Number of same in Connecticut, - - -	6

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each, - - -	} None.
23. Total length of all, - - -	
24. Total length of all in Connecticut, - - -	
25. Total number of stations on all roads operated by this company, - - -	
26. Total number of same in Connecticut, - - -	

MOTIVE POWER AND CARS.

	No.	Weight in lbs.
1. Number of engines, average weight with tender full, - - -	22	about 28 tons.
2. †Number of passenger cars, average weight, -	25	32,000 lbs.
3. Number of merchandise cars, average weight, -	107	16,100 lbs.
4. Number of baggage cars, average weight, -	7	24,600 lbs.
5. Number of gravel and other cars, - - -	16	

*Does not include stations on roads that are leased.

† Also proportion of 13 passenger cars and 7 baggage cars.

6. Number of men employed exclusive of those engaged in construction, - - - -	557
7. Average rate of speed of express passenger trains when in motion, - - - -	35 miles.
8. Average rate of same, including stops, -	30 "
9. Average rate of speed of accommodation trains, -	25 "
10. Highest rate of speed allowed freight trains in motion, - - - -	25 "

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - -	3 cents.
2. Highest rate of same for distances more than three miles, - - - -	3 cents.
3. Highest rate per mile for through passengers, -	$2\frac{1}{2}$ "
4. General average rates, - - - -	$2\frac{1}{10}$ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes ; no third or fourth classes, - - - -	$67\frac{3}{4}$ c., $58\frac{1}{2}$ c., none.
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, -	no contract rates.
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - -	$67\frac{3}{4}$ c., $58\frac{1}{2}$ c.

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, estimated 285,500, no separate ac.	
2. Miles run by freight trains, estimated 166,600, no separate ac.	
3. Miles run by other trains, - - - no separate account.	
4. Total miles run, - - - -	452,147
5. Number of passengers carried, - - -	656,551
6. Number of passengers carried one mile, -	17,649,666
7. Number of passengers carried one mile to and from other roads, - - - -	10,561,453
8. Tons of merchandise carried, - -	247,754
9. Tons of merchandise carried one mile, - -	9,228,836
10. Tons of merchandise carried to and from other roads, - - - -	559,125

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, - - -	\$139,606.08
2. Land or land damages, - - -	3,350.00
3. New buildings and other improvements, - -	43,629.79
4. New rolling stock—cars, \$60,925.72; engines, \$28,547.70; total, - - -	89,473.42
5. Any other expenditure, - - -	none.
6. Total, - - -	\$276,059.29

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges, - -	\$135,102.15
2. New iron rails (No. of tons and cost), - -	included in No. 1.
3. New steel rails (No. of tons and cost), - -	"
4. Repairs of bridges, - - -	12,409.17
5. Repairs of buildings and fixtures, - - -	14,440.14
6. Repairs of fences, - - -	included in No. 1.
7. Removing ice and snow, - - -	" "
8. Total for maintenance of way, -	161,951.46
9. Cost per mile of road kept in repair,	2,591.22
10. Proportion for Connecticut, - -	44,050.74

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - - -	} \$27,293.46
2. Repairs of machinery, - - -	
3. Repairs of passenger, baggage, and mail cars, -	} 49,097.04
4. Repairs of freight cars, - - -	
5. Cost of fuel,—wood, coal,—mostly coal, - -	64,921.26
6. Oil, - - -	7,448.57
7. Waste and other material used for cleaning, -	1,651.47
8. Total for maintenance of motive power and cars, - - -	150,412.30
9. Cost per mile of road operated, - -	2,406.58
10. Proportion for Connecticut, - -	40,911.86

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

MISCELLANEOUS.

1. Services, - - - - -	\$141,676.62
2. Salaries, wages, and incidentals, chargeable to freight department, - - - - -	} included in No. 1.
3. Wages of switchmen, signal men, gate keepers and watchmen, - - - - -	
4. Gratuities, - - - - -	
5. Damages for injuries to persons, - - -	
6. Damages for cattle killed, - - - - -	
7. Damages for loss of goods and baggage, - -	} 25,724.05
8. Damages to property, including damages by fire, }	
9. Taxes, - - - - -	22,245.19
10. Insurance, - - - - -	3,410.45
11. Telegraph expenses, - - - - -	included in No. 1.
12. Ferry, - - - - -	27,952.77
13. Amount paid other companies as rent for use of road, specifying each company, - -	
14. Amount paid other companies in tolls for pas- sengers and freight, specifying each company,	
15. General salaries and office expenses, law ex- penses, and all other expenses (except interest), not included in any of the above items,	42,662.56
16. Total miscellaneous, - -	263,676.64
17. Amount per mile of road operated,	4,218.65
18. Proportion for Connecticut, -	71,717.05
<hr/>	
1. * Total expenditure for operating the road, - - - - -	576,035.40
2. Total cost per mile of road operated,	9,216.40
3. Proportionate total for Connecticut,	156,678.80

INCOME.

1. From passengers :

On main road and branches owned by com- pany, - - - - -	\$198,805.78
To and from other roads, - - - - -	261,035.28

* Total amount of the three previous articles.

2. From freight :

On main road and branches owned by company, - - - - -

\$126,047.28 •

To and from other roads, - - -

229,030.12

3. U. S. Mails, - - - - -

7.968.76

4. Rents,	-	-	-	-	-	-	-
-----------	---	---	---	---	---	---	---

1.886.48

5. Expresses, - - - - -

20,855.11

6. Total income,	-	-	-	-	-	-
------------------	---	---	---	---	---	---

845,628.81

7. Income per mile of road operated, - - -

13,530.06

8. Proportionate income for Connecticut, -

230,011.02

9. Income above operating expenses, -	-	-
---------------------------------------	---	---

269,593.41

10. Amount paid for interest, - - - -

82,735.00

11. Total net income, -	-	-	-	-	-
-------------------------	---	---	---	---	---

186,858.41

12. Number and per cent. dividends,—4 quarterly,

at $2\frac{1}{2}$ per cent. each.

13. Amount paid in dividends,	-	-	-	-
-------------------------------	---	---	---	---

190,090.00

14. Paid to sinking fund,	-	-	-	-
---------------------------	---	---	---	---

nothing.

15. Surplus for the year,	-	-	-	-	-
---------------------------	---	---	---	---	---

110.494.95

16. Surplus last year,	-	-	-	-	-
------------------------	---	---	---	---	---

154,991.96

17. Total surplus,—	-	-	-	-	-
---------------------	---	---	---	---	---

110,494.95

18. Surplus invested as follows :

Cash and loans. " " " " "

Balance of account due the company,

Materials, fuel, and stores, - - -

Other items, - - - - -

\$110,494.95
for doing the
business
of the road.

STATEMENT OF EACH ACCIDENT.

1872.

October 4. John Blanchard, an intemperate man, killed by boat train engine.

October 9. Thomas Gilman fell off gravel train. Killed.

1873.

February 10. Erastus Avery, in crossing track in Groton, was struck by train. Not seriously hurt.

August 9. John Frink, struck by express train near Mystic. Left leg broken.

No other accidents in Connecticut.

Attest, D. L. BABCOCK, Vice-President.

Attest, HENRY MORGAN, Treasurer.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, }

OCTOBER 30TH, 1873.

Then personally appeared, D. S. Babcock, Vice-President, and Henry Morgan, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

WILLIAM H. BOWEN,

Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, S. D. BABCOCK, 50 Wall street.
Vice-President, D. S. BABCOCK, Pier 33, North River, N. Y.
Secretary, F. B. NOYES, Stonington, Connecticut.
Treasurer, HENRY MORGAN, 39 William street, N. Y.
Superintendent, A. S. MATHEWS, Stonington, Conn.
Assistant Superintendent, J. B. GARDINER, Providence, R. I.
General Ticket Agent, F. B. NOYES, Stonington, Conn.
General Freight Agent, E. F. BRADFORD, Providence, R. I.
General Freight Agent, J. L. PROUTY, Stonington, Conn.

BOARD OF DIRECTORS.

S. D. BABCOCK, 50 Wall street, New York.
D. S. BABCOCK, New York.
W. F. CAREY, Jr., "
J. B. JOHNSTON, "
HENRY MORGAN, "
G. M. MILLER, "
HENRY HOWARD, Coventry, R. I.
CHARLES SALTSBURY, Providence, R. I.
N. F. DIXON, Westerly, R. I.
JOHN A. BURNHAM, Boston, Mass.
A. S. MATHEWS, Stonington, Conn.

SHORE LINE RAILROAD.

*Return of the Shore Line Railroad Company, for the year ending
September 30th, 1873, under the act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter,	\$1,000,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	Same.
3. Capital Stock actually paid in, - - - - -	Same.
4. Capital Stock issued for earnings which had not been divided among the stockholders, - - - - -	none.
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, - - - - -	none.
6. Total number of shares of Stock issued, - - - - -	10,000.00
7. Par value per Share of Capital Stock, - - - - -	100.00
8. Total par value of Stock issued, - - - - -	1,000,000.00
9. Total market value on the 30th September, of the Stock issued, - - - - -	900,000.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, - - - - -	20,000.00
11. Proportion of Stock issued for Connecticut, - - - - -	20,000.00
12. Amount of Stock held in Connecticut,* - - - - -	
13. Number of Stockholders residing in Connecticut,* - - - - -	

*Cannot say, as the Stock Ledger in many instances does not give the residence of Stockholders.

DEBTS.

1. Total amount of funded debt, - - -	\$200,000.00
First mortgage bonds due (when?) 1880,	
Rate of interest, (what?) per cent., 7 per ct.	
Second mortgage bonds due (when?), -	None.
Rate of interest (what) per cent. -	
All others describe in same manner.	
2. Amount of floating debt, State tax payable	
October, - - - - -	10,916.61
3. Total amount of funded and floating debt, -	210,916.61
4. Proportion of same per mile of road, - -	4,218.33
5. Proportion of same for Connecticut, -	4,218.33

COST.

1. Total cost of entire road to date, - - -	\$1,200,000.00
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, - -	
3. Proportion of same for Connecticut, -	
4. Total cost of entire equipment, -	
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, - -	
6. Proportion of same for Connecticut, -	

CHARACTERISTICS.

1. Total length of main line of road, - - -	50 miles.
2. Length of the same in Connecticut, -	All.
3. Length of the same in other States, (giving the names of States and length in each) - -	none.
4. Name and length of branches, - - -	"
5. Total length of branches, - - -	"
6. Length of same in Connecticut, - - -	"

7. Aggregate length of sidings, - - -	5 miles 2,040 ft.
8. Length of same in Connecticut, - - -	Same.
9. Total length of track for the entire road, (single track miles,) - - -	55 ms. & 2,040 ft.
10. Length of same in Connecticut, - - -	All.
11. Total length of double track, - - -	none.
12. Length of same in Connecticut, - - -	"
13. Miles of track laid with steel rails, and steel top, -	12-20 miles.
14. Aggregate length of wooden bridges, -	12,402 feet.
15. Aggregate length of iron bridges, - -	280 "
16. Aggregate length of stone arch bridges, -	none.
17. Number of public highways crossed at grade in Connecticut, - - -	71
18. Number of railroads crossed at grade in Connecticut, - - -	2
19. Name of each,	
N. Y., N. H. and Hartford R. R. ; Conn.	
Valley R. R.	
20. *Total number of stations on the entire road, -	20
21. Number of same in Connecticut, - - -	20

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each,	
23. Total length of all, - - -	-
24. Total length of all in Connecticut, -	-
25. Total number of stations on all roads operated by this company, - - -	-
26. Total number of same in Connecticut, -	-

MOTIVE POWER AND CARS.

No. Weight in Pounds.

1. Number of engines, average weight with tender full, - - -	-
--	---

*Does not include stations on roads that are leased.

2. Number of passenger cars, average weight,	Operated by
3. Number of merchandise cars, average weight, - - - -	N. Y., N. H. and
	H. R. R.
4. Number of baggage cars, average weight,	
5. Number of gravel and other cars, -	
6. Number of men employed exclusive of those engaged in construction, - - -	315
7. Average rate of speed of express passenger trains when in motion, - - -	33 miles.
8. Average rate of same, including stops, -	29 "
9. Average rate of speed of accommodation trains,	25 "
10. Highest rate of speed allowed freight trains in motion, - - - - -	15 "

FARES AND FREIGHT.

1. *Highest rate of passenger fare per mile for distances less than three miles, - -	10 cts.
2. Highest rate of same for distances more than three miles, - - - -	6 "
3. Highest rate per mile for through passengers,	3 $\frac{1}{2}$ "
4. General average rates, - - - -	3 $\frac{1}{10}$ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, 1.40, 1.20, 1.00, .80	
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, -	.03 cts.
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, -	.06 "

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	173,866
2. Miles run by freight trains, - - -	33,479
3. Miles run by other trains, - - -	43,852
4. Total miles run, - - - -	251,197

* 10 cents is charged for passengers over Conn. River Bridge, from Conn. River Station to Lyme.

5. Number of passengers carried, - - -	356,057
6. Number of passengers carried one mile, -	9,885,840
7. Number of passengers carried one mile to and from other roads, - - - -	7,015,060
8. Tons of merchandise carried, - - -	41,422
9. Tons of merchandise carried one mile, - -	1,309,325
10. Tons of merchandise carried to and from other roads, - - - - -	18,971

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, - - -	
2. Land or land damages, - - - -	
3. New buildings, - - - -	
4. New rolling stock, - - - -	
5. Any other expenditure,	
6. Total, - - - - -	

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - -	\$81,086.89
2. New iron rails (No. of tons & cost)	
3. New steel rails (No. of tons & cost)	
865 tons, - - -	97,639.96
4. Repairs of bridges, - - -	60,914.10
5. Repairs of buildings and fixtures,	24,206.80
6. Repairs of fences, - - -	
7. Removing ice and snow, - - -	
8. Total for maintenance of way, -	263,847.75
9. Cost per mile of road kept in repair,	5,276.95
10. Proportion for Connecticut, -	All.

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - -	\$11,218.11
2. Repairs of machinery, -	
3. Repairs of passenger, baggage, and mail cars, - - -	22,042.84
4. Repairs of freight cars, -	1,597.35
5. Cost of fuel,—wood, coal, }	
Wood, - 705.93 }	30,614.81
Coal, - 29,908.88 }	
6. Oil used by engines and cars, -	3,930.64
7. Waste and other material used for cleaning, - - -	1,227.75
8. Total for maintenance of motive power and cars, - - -	\$70,631.50
9. Cost per mile of road operated, -	1,412.62
10. Proportion for Connecticut, -	All.

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$54,562.45
2. Salaries, wages, and incidentals, chargeable to freight department, - - -	18,187.15
3. Wages of switchmen, signal men, gate keepers, and watchmen, - - -	2,228.22
4. Gratuities, - - -	
5. Damages for injuries to persons, - -	640.80
6. Damages for cattle killed, - -	135.00
7. Damages for loss of goods and baggage, -	224.39
8. Damages to property, including damages by fire, - - -	50.00
9. Taxes, - - -	
10. Insurance, - - -	
11. Telegraph expenses, - - -	250.00
12. Amount paid other companies as rent for use of road, specifying each company, - -	
13. Amount paid other companies in tolls for passengers and freight, specifying each company, - -	

14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items,	\$7,766.57
15. Total Miscellaneous, - - -	84,043.58
16. Amount per mile of road operated,	1,680.87
17. Proportion for Connecticut, - -	All.
1. *Total expenditure for operating the road, - - - -	418,522.83
2. Total cost per mile of road operated, -	8,370.49
3. Proportionate total for Connecticut,	All.

INCOME.

1. From passengers:	
On main road and branches owned by company, - - - -	\$117,464.47
To and from other roads, - - -	194,359.66
2. From freight:	
On main road and branches owned by company, - - - -	42,116.29
To and from other roads, - - -	36,910.03
3. U. S. Mails, - - - -	7,566.96
4. Rents, - - - -	
5. Expresses, - - - -	14,663.72
6. Total income, - - - -	\$413,081.13
7. Income per mile of road operated, -	8,261.62
8. Proportionate income from Connecticut, -	All.
9. Income less than operating expenses, -	†5,441.70
10. Amount paid for rent, \$100,000.	
11 Total net income, - - - -	
12. Number and per cent. dividends, Jan., 1873, $4\frac{1}{2}$ per cent.; July, $3\frac{1}{2}$ per cent.	

*Total amount of the three previous articles.

† The lessees, after paying rent \$100,000, suffer a loss of \$105,441.70 for the year.

13. Amount paid in dividends, -	-	-	-	\$80,000.00
14. Paid to sinking fund, -	-	-	-	-
15. Surplus for the year, -	-	-	-	-
16. Surplus last year, -	-	-	-	-
17. Total surplus, -	-	-	-	-

18. Surplus invested as follows:

Cash and loans, -	-	-	-
Balance of accounts due the Company, -	-	-	-
Materials, fuel and stores, -	-	-	-
Other items,-	-	-	-

STATEMENT OF EACH ACCIDENT.

1872.

Dec. 6. John Christy, a farmer, of about 60 years of age, was struck and killed by the day express train, moving east, near his residence in East Haven. He was walking on the track, saw the train approaching, but undertook to cross a short bridge in advance of the train, which he was, as it proved, unable to do in time to save himself.

1873.

April 5. James W. Bishop, of Southington, Ct., while walking on the track, near Stony Creek, was struck and killed by the afternoon express going West.

April 8. Mrs. Andrew Barnes, of East Haven, when attempting to drive across the track three-fourths of a mile east of Quinnipiac Bridge, in East Haven, in front of an approaching train, was struck and considerably bruised, but since has entirely recovered.

April 8. Henry A. Whittlesey, of North Haven, was struck and killed while attempting to drive over Ferry Street crossing in Fair Haven. Mr. Whittlesey was partially deaf.

Aug. 28. Hugh McGinn, of Stony Creek, while intoxicated and lying on the track, one half mile east of Guilford Station, was struck and killed by the midnight passenger train.

Attest,

JAMES M. TOWNSEND, Vice-President.

Attest,

WILBUR F. DAY, Treasurer.

STATE OF CONNECTICUT, }
 COUNTY OF NEW HAVEN, }

NEW HAVEN, Nov. 29, 1873.

Then personally appeared, Jas. M. Townsend, vice-president, and Wilbur F. Day, treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me.

B. HIGBEY,
Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, S. B. CHITTENDEN, New York.
Vice-President, JAMES M. TOWNSEND, New Haven, Ct.
Secretary, WILBUR F. DAY, “
Treasurer, WILBUR F. DAY, “

BOARD OF DIRECTORS.

S. B. CHITTENDEN, New York.
 EDWARD INGRAHAM, New Haven.
 JAMES M. TOWNSEND, “
 CHAS. G. LANDON, New York.
 C. S. BUSHNELL, New Haven.
 *HORACE F. CLARK, New York.
 H. L. HOTCHKISS, “

*Since deceased.

NEW YORK AND NEW ENGLAND RAILROAD.

*Return of the New York and New England Railroad Company for
the year ending Sept. 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.*

1. Capital Stock authorized by charter, - -
2. Capital Stock authorized by votes of the Company, - - - - -
3. Capital Stock actually paid in, - -
4. Capital Stock issued for earnings which had not been divided among the stockholders, -
5. Capital Stock issued upon which no payment has been made, either in cash or its equivalent, - - - - -
6. Total number of shares of Stock issued, -
7. Par value per share of Capital Stock, - -
8. Total par value of Stock issued, - -
9. Total market value on the 30th of September, of the Stock issued, - - -
10. Amount of Capital Stock issued per mile of railroad owned by the company, -
11. Proportion of Stock issued for Connecticut, -
12. Amount of Stock held in Connecticut, -
13. Number of Stockholders residing in Connecticut,

* No reply can be made to these questions by the Trustees in possession.

DEBTS.*

1. Total amount of funded debt, - - -
- First mortgage bonds due (when?) - - -
- Rate of interest, (what?) per cent., - - -
- Second mortgage bonds due (when?) - - -
- Rate of interest (what?) per cent., - - -
- All others describe in same manner.
2. Amount of floating debt, - - -
3. Total amount of funded and floating debt, - - -
4. Proportion of same per mile of road, - - -
5. Proportion of same for Connecticut, - - -

COST.*

1. Total cost of entire road to date, - - -
 (This item to include grading and masonry,
 bridging, superstructure, land damages and
 fences, stations, engine and car houses, and
 cost of engineering.)
2. Proportion of same per mile of road, - - -
3. Proportion of same for Connecticut, - - -
4. Total cost of entire equipment, - - -
 (This item to include locomotives, cars, ma-
 chinery and tools, and machine shops, not
 included above.)
5. Proportion of same per mile of road, - - -
6. Proportion of same for Connecticut, - - -

CHARACTERISTICS.

1. Total length of main line of road, Boston to
 Willimantic, - - - - - 85 $\frac{3}{4}$ miles.
2. Length of the same in Connecticut, - - - 34 $\frac{1}{4}$ "
3. Length of the same in other States, (giving the
 names of States and length in each), Mass., - 51 $\frac{1}{2}$ "

* No reply can be furnished by the trustees in possession to these questions. The cost, debt, &c., are unknown to them.

4. Name and length of branches,	<div> <div>Woonsocket, Dir.</div> <div>Southbridge Br.,</div> <div>Didham Br.,</div> </div>	<div>33$\frac{1}{4}$ miles.</div> <div>17$\frac{1}{2}$ "</div> <div>2 "</div>
5. Total length of branches,	- - -	53 $\frac{1}{4}$ "
6. Length of same in Connecticut,	- - -	7 $\frac{1}{4}$ "
7. Aggregate length of sidings,	- - -	181 $\frac{1}{2}$ ⁵⁰ / ₈₀ "
8. Length of same in Connecticut,	- - -	25 $\frac{0}{2}$ ⁰⁰ / ₈₀ "
9. Total length of track for the entire road, (single track miles,)	- - -	169 $\frac{2}{3}$ ²⁵ / ₈₀ "
10. Length of same in Connecticut,	- - -	45 $\frac{2}{3}$ ⁶⁰ / ₈₀ "
11. Total length of double track,	- - -	12 $\frac{1}{2}$ "
12. Length of same in Connecticut,	- - -	None.
13. Miles of track laid with steel rails,	- - -	None.
14. Aggregate length of wooden bridges,	- - -	7,072 feet.
15. Aggregate length of iron bridges,	- - -	241 "
16. Aggregate length of stone arch bridges,	- - -	335 "
17. Number of public highways crossed at grade in Connecticut,	- - -	13
18. Number of railroads crossed at grade in Connecticut,	- - -	1
19. Name of each,	- - -	
20. *Total number of stations on the entire road,	- - -	64
21. Number of same in Connecticut,	- - -	12

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

†22. Name, termini, and length of each,		
Norwich and Worcester R.R., from Worcester to Allyn's Point,	- - -	66 $\frac{4}{10}$ miles.
23. Total length of all,	- - -	66 $\frac{4}{10}$ "
24. Total length of all in Connecticut,	- - -	48 "
25. Total number of stations on all roads operated by this company,	- - -	82
26. Total number of same in Connecticut,	- - -	22

*Does not include stations on roads that are leased.

† The traffic and other statistics given in this report do not include the Norwich and Worcester Road, which, by request of lessees, reports directly to the Commissioners.

MOTIVE POWER AND CARS.

	No.	Weight in Tons.
1. Number of engines, average weight with tender full, - - - -	30	39
2. Number of passenger cars, average weight, - - - -	39	17
3. Number of merchandise cars, average weight, - - - -	296	6,926
4. Number of baggage cars, average weight, 17		15
5. Number of gravel and other cars, - 122		
6. Number of men employed exclusive of those engaged in construction, - - -		
7. Average rate of speed of express passenger trains when in motion, - - -		30 miles.
8. Average rate of same, including stops, -		25 "
9. Average rate of speed of accommodation trains,		25 "
10. Highest rate of speed allowed freight trains in motion, - - - -		15 "

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - -	10 cents.
2. Highest rate of same for distances more than three miles, - - - -	
3. Highest rate per mile for through passengers, -	$3\frac{37}{100}$ "
4. General average rates, - - -	$2\frac{69}{100}$ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, -	Any class, .06
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, -	.028
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, -	.04 $\frac{4}{10}$

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	416,035
2. Miles run by freight trains, - - -	200,616
3. Miles run by other trains, - - -	20,864
4. Total miles run, - - - -	637,515

5. Number of passengers carried, - - -	1,723,337
6. Number of passengers carried one mile, -	16,857,560
7. Number of passengers carried one mile to and from other roads, - - -	6,020,621
8. Tons of merchandise carried, - - -	363,734
9. Tons of merchandise carried one mile, - -	9,150,026
10. Tons of merchandise carried to and from other roads, - - -	5,870,672

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road,—expended by Trustees from Putnam to Willimantic, -	\$34,372.77
2. Land or land damages, - - -	4,001.00
3. New buildings, - - -	37,715.73
4. New rolling stock, \$533.80, \$28.00, -	28,574.18
5. Any other expenditure, machinery and tools, bridges, - - -	3,333.80
South Bay filling, - - -	3,763.33
6. Total, - - -	<u>\$112,760.81</u>

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - -	\$148,090.34
2. New iron rails, (No. of tons and cost), -	41,135.61
3. New steel rails, (No. of tons and cost), -	None.
4. Repairs of bridges, - - -	23,618.99
5. Repairs of buildings and fixtures, - -	5,523.15
6. Repairs of fences, - - -	2,921.41
7. Removing ice and snow, - - -	1,619.64
8. Total for maintenance of way, -	222,909.14
9. Cost per mile of road kept in repair, -	1,603.66
10. Proportion for Connecticut, -	Not known.

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives,	-	-	-	-	\$54,259.82
2. Repairs of machinery,	-	-	-	-	385.69
3. Repairs of passenger, baggage, and mail cars,	-				25,705.58
4. Repairs of freight cars,	-	-	-		18,992.43
5. Cost of fuel,—wood, coal,	}	Total,	-	-	93,613.82
Wood, 196 cords, \$1,437.42					
Coal, 11,447 tons, 92,176.40					
6. Oil used by engines and cars,	-	-	-	}	6,541.65
7. Waste and other material used for cleaning,					
<hr/>					
8. Total for maintenance of motive power					
and cars,	-	-	-	-	199,498.99
9. Cost per mile of road operated,	-				1,434.89
10. Proportion for Connecticut,	-	-			Not known.

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$98,219.86
2. Salaries, wages, and incidentals, chargeable to freight department, - - -	92,459.61
3. Wages of switchmen, signal men, gate keepers and watchmen, - - -	25,652.79
4. Gratuities, - - -	10,418.63
5. Damages for injuries to persons, - - -	
6. Damages for cattle killed, - - -	
7. Damages for loss of goods and baggage, -	
8. Damages to property, including damages by fire,)	
9. Taxes, - - -	677.96
10. Insurance, - - -	5,360.26
11. Telegraph expenses, - - -	none.
12. Amount paid other companies as rent for use of road, specifying each company, - - -	
13. Amount paid other companies in tolls for passengers and freight, specifying each company,	

14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items, - - - - -	\$73,370.89
15. Total Miscellaneous, - - - - -	306,160.00
16. Amount per mile of road operated, - - - - -	2,202.58
17. Proportion for Connecticut, - - - - -	Not known.
1. *Total expenditure for operating the road, - - - - -	728,568.13
2. Total cost per mile of road operated, - - - - -	
3. Proportionate total for Connecticut, - - - - -	

INCOME.

1. From passengers :	
On main road and branches owned by company, - - - - -	\$240,900.85
To and from other roads, - - - - -	143,302.13
2. From freight :	
On main road and branches owned by company, - - - - -	134,757.74
To and from other roads, - - - - -	269,714.79
3. U. S. Mails, - - - - -	8,602.85
4. Rents, - - - - -	30,662.03
5. Expresses, - - - - -	29,173.61
6. Total Income, - - - - -	857,114.00
7. Income per mile of road operated, - - - - -	6,166.47
8. Proportionate income for Connecticut, - - - - -	Not known.
9. Income above operating expenses, - - - - -	128,545.87
10. Amount paid for interest, - - - - -	
11. Total net income, - - - - -	
12. Number and per cent. dividends, - - - - -	
13. Amount paid in dividends, - - - - -	
14. Paid to sinking fund, - - - - -	
15. Surplus for the year, - - - - -	
16. Surplus last year, - - - - -	
17. Total surplus, - - - - -	

*Total amount of the three previous articles.

18. Surplus invested as follows :

Cash and loans,	-	-	-
Balance of accounts due the company,	-		
Materials, fuel, and stores,	-	-	
Other items,	-	-	-

None of the figures given in this report include the Hartford, Providence and Fishkill R. R., which remains in the possession of the trustees of an underlying mortgage, and who report direct to the Commissioners. Nor are the statistics of the Norwich and Worcester R. R. included, which is operated (by lease) for the account of the trust. By request of the lessees that corporation reports independently to the Commissioners.

Attest,

WM. T. HART, Trustee.

Attest,

CHARLES P. CLARK, Trustee.

STATE OF MASSACHUSETTS, }
 COUNTY OF SUFFOLK, }
 CITY OF BOSTON. }

FEBRUARY 28TH, 1874.

Then personally appeared William T. Hart and Charles P. Clark, trustees, and severally make oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

JAMES B. BELL,

Notary Public.

*And Commissioner of Deeds
 for the State of Connecticut,
 resides in Boston.*

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

<i>President,</i> WM. T. HART,	Boston.
<i>Vice-President,</i> None.	
<i>Secretary,</i> ROBERT R. BISHOP,	"
<i>Treasurer,</i> H. C. LUCE,	"
<i>Acting-Superintendent,</i> H. A. G. POMEROY,	"
<i>Assistant-Superintendent,</i> None.	
<i>General Ticket Agent,</i> A. C. KENDALL,	"
<i>General Freight Agent,</i> GEORGE H. WILLIAMS,	"

BOARD OF DIRECTORS.

PETER H. WATSON,	New York.
WM. BUTLER DUNCAN,	"
SAML. L. M. BARLOW,	"
ROBT. M. OLYPHANT,	"
MARSHALL JEWELL,	Conn.
FREDK. J. KINGSBURY,	"
WM. J. HAMERSLEY,	"
JAMES T. SMITH,	Providence, R. I.
ROYAL C. TAFT,	"
JOHN F. SLATER,	Conn.
JOHN FOSTER,	Boston.
FRANCIS DANE,	"
WM. T. HART,	"
EDWD. W. KINSLEY,	"
THORNTON R. LOTHROP,	"

TRUSTEES UNDER THE BURDELL MORTGAGE.

WM. T. HART,	Boston.
GEORGE T. OLYPHANT,	New York.
CHARLES P. CLARK,	Boston.

CONNECTICUT VALLEY RAILROAD.

*Return of the Connecticut Valley Railroad Company, for the year
ending September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital stock authorized by charter, - -	\$1,500,000.00
2. Capital stock authorized by votes of the com- pany, - - - - -	1,500,000.00
3. Capital stock actually paid in, - - -	1,034,600.00
4. Capital stock issued for earnings which had not been divided among the stockholders, -	none.
5. Capital stock issued upon which no payment has been made either in cash or its equivalent, -	none.
6. Total number of shares of stock issued, - -	10,346
7. Par value per share of capital stock, - -	100.00
8. Total par value of stock issued, - - -	1,034,600.00
9. Total market value on the 30th of September, of the stock issued, - - - -	51,730.00
10. Amount of capital stock issued per mile of rail- road owned by the company, - - -	22,492.00
11. Proportion of stock issued for Connecticut, -	all.
12. Amount of stock held in Connecticut, - -	951,000.00
13. Number of stockholders residing in Connecticut,	166

DEBTS.

1. Total amount of funded debt, - - - -	\$1,000,000.00
---	----------------

First mortgage bonds due (when?) Dec. 1st,	1,900.00
Rate of interest (what?) per cent., - -	7 per cent.
Second mortgage bonds due (when?) -	none issued.
Rate of interest (what?) per cent., -	nothing.

All others describe in same manner.

2. Amount of floating debt, - - - -	1,177,564.17
3. Total amount of funded and floating debt, -	2,177,564.17
4. Proportion of same per mile of road, - -	47,339.00
5. Proportion of same for Connecticut, - -	all.

COST.

1. Total cost of entire road to date, - - -	\$2,615,441.13
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, - -	58,858.00
3. Proportion of same for Connecticut, - -	all.
4. Total cost of entire equipment, - - -	268,378.43
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, - -	5,834.00
6. Proportion of same for Connecticut, - -	all.

CHARACTERISTICS.

1. Total length of main line of road, - - -	46 $\frac{4}{10}$ miles.
2. Length of the same in Connecticut, - -	46 $\frac{4}{10}$ miles.
3. Length of the same in other states (giving the names of states and length in each,) - -	none.
4. Name and length of branches, - - -	none.
5. Total length of branches, - - - -	not any.
6. Length of same in Connecticut, - - -	not any.
7. Aggregate length of sidings, - - - -	5 $\frac{6.94}{1000}$ miles.
8. Length of same in Connecticut, - - -	all.
9. Total length of track for the entire road (single track miles), - - - -	46 $\frac{4}{10}$ miles.
10. Length of same in Connecticut, - - -	all.

11. Total length of double track, - - - -	not any.
12. Length of same in Connecticut, - - -	not any.
13. Miles of track laid with steel rails, - - -	none.
14. Aggregate length of wooden bridges, - -	17,820 feet.
15. Aggregate length of iron bridges, - - -	none.
16. Aggregate length of stone arch bridges, -	none.
17. Number of public highways crossed at grade in Connecticut, - - - - -	60
18. Number of railroads crossed at grade in Connecticut, - - - - -	2
19. Name of each,—	
New Haven, Middletown, and Willimantic,	
New York, New Haven and Hartford, -	three times.
20. *Total number of stations on the entire road,	17
21. Number of same in Connecticut, - - -	all.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each, - - -	} None.
23. Total length of all, - - - - -	
24. Total length of all in Connecticut, - - -	
25. Total number of stations on all roads operated by this company, - - - - -	
26. Total number of same in Connecticut, - - -	

MOTIVE POWER AND CARS.

	No.	Weight in lbs.
1. Number of engines, average weight with tender full, - - - - -	6	60,000
2. Number of passenger cars, average weight, -	14	40,320
3. Number of merchandise cars, average weight, -	110	20,160
4. Number of baggage cars, average weight, -	5	35,840
5. Number of gravel and other cars, - - - -	50	
6. Number of men employed exclusive of those engaged in construction, - - -		142

*Does not include stations on roads that are leased.

7. Average rate of speed of express passenger trains when in motion, - - - -	none.
8. Average rate of same, including stops, -	none.
9. Average rate of speed of accommodation trains,	22 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -	18 miles.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - -	7 cents.
2. Highest rate of same for distances more than three miles, - - - - -	4 "
3. Highest rate per mile for through passengers, -	3 $\frac{6}{10}$ "
4. General average rates, - - - -	3 $\frac{5}{10}$ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - 32, 26 $\frac{5}{10}$, 21, 21c.	
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, 7 $\frac{1}{10}$, 6 $\frac{4}{10}$, 4 $\frac{5}{10}$, 3 $\frac{6}{10}$ c.	
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - 11, 9 $\frac{6}{10}$, 8, 7 $\frac{2}{10}$ c.	

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	111,056
2. Miles run by freight trains, - - -	28,424
3. Miles run by other trains, - - - -	4,520
4. Total miles run, - - - - -	144,000
5. Number of passengers carried, - - -	284,298
6. Number of passengers carried one mile, -	3,736,821
7. Number of passengers carried one mile to and from other roads, - - - - -	377,168
8. Tons of merchandise carried, - - -	46,692
9. Tons of merchandise carried one mile, - -	1,302,908
10. Tons of merchandise carried to and from other roads, - - - - no contract with other roads.	

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, - - -	\$107,072.07
2. Land or land damages, - - - -	34,640.22
3. New buildings, - - - - -	37,029.49
4. New rolling stock, - - - - -	22,203.61
5. Any other expenditure, - - - - -	33,109.89
6. Total, - - - - -	<hr/> \$234,055.28

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - - - -	\$23,335.91
2. New iron rails (No. of tons and cost), -	31.96
3. New steel rails (No. of tons and cost), - -	none.
4. Repairs of bridges, - - - - -	1,970.23
5. Repairs of buildings and fixtures, - - -	1,927.99
6. Repairs of fences, - - - - -	357.83
7. Removing ice and snow, - - - - -	157.40
8. Total for maintenance of way, -	<hr/> 27,781.32
9. Cost per mile of road kept in repair,	6,040.00
10. Proportion for Connecticut, - - -	all.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - - - - -	\$7,379.26
2. Repairs of machinery, - - - - -	501.67
3. Repairs of passenger, baggage, and mail cars, -	4,130.76
4. Repairs of freight cars, - - - - -	2,697.58
5. Cost of fuel,—wood, coal, - - - - -	13,559.36
6. Oil used by engines and cars, - - - - -	2,650.68

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

7. Waste and other material used for cleaning, -	621.81
8. Total for maintenance of motive power and cars, - - - - -	\$31,541.12
9. Cost per mile of road operated, - -	6,857.00
10. Proportion for Connecticut, - -	all.

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - - -	\$32,454.32
2. Salaries, wages, and incidentals chargeable to freight department, - - - - -	28,966.98
3. Wages of switchmen, signal men, gate keepers and watchmen, - - - - -	6,771.26
4. Gratuities, - - - - -	333.57
5. Damages for injuries to persons, - - -	69.00
6. Damages for cattle killed, - - - -	187.50
7. Damages for loss of goods and baggage, -	415.05
8. Damages to property, including damages by fire,	1.00
9. Taxes, - - - - -	1,354.26
10. Insurance, - - - - -	4,033.72
11. Telegraph expenses, - - - - -	615.51
12. Amount paid other companies as rent for use of road, specifying each company, - - -	nothing.
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each company, included in Nos. 1 and 2.	
14. General salaries and office expenses, law ex- penses, and all other expenses (except inter- est), not included in any of the above items,	4,843.92
15. Total miscellaneous, - - - - -	\$80,046.09
16. Amount per mile of road operated,	17,402.00
17. Proportion for Connecticut, - -	all.
1. *Total expenditure for operating the road, - - - - -	\$139,368.53
2. Total cost per mile of road operated,	3,299.00
3. Proportionate total for Connecticut,	all.

*Total amount of the three previous articles.

INCOME.

1. From passengers:		
On main road and branches owned by Com-		
pany, - - - - -	\$147,156.45	
To and from other roads, - - - - -	nothing.	
2. From freight:		
On main road and branches owned by Com-		
pany, - - - - -	79,744.30	
To and from other roads, - - - - -	nothing.	
3. U. S. Mails, - - - - -	2,513.12	
4. Rents, &c., - - - - -	15,355.26	
5. Expresses, - - - - -	2,780.00	
6. Total income, - - - - -	<hr/> \$247,549.13	
7. Income per mile of road operated, - -	53,815.50	
8. Proportionate income for Connecticut, - -	all.	
9. Income above operating expenses, - -	\$108,180.60	
10. Amount paid for interest, - - - - -	\$78,689.49	
11. Total net income, - - - - -	<hr/> \$29,491.11	
12. Number and per cent. dividends, - -	none.	
13. Amount paid in dividends, - - - - -	nothing.	
14. Paid to sinking fund, - - - - -	nothing.	
15. Surplus for the year, - - - - -	29,491.11	
16. Surplus last year, - - - - -	7,390.36	
17. Total surplus, - - - - -	<hr/> 36,881.47	
18. Surplus invested as follows:		
Cash and loans, - - - - -	1,240.14	
Balance of accounts due the Company, -	none.	
Materials, fuel, and stores, - - - - -	12,320.00	
Other items, - - - - -	none.	
Balance this year to construction account,	\$28,250.97	

STATEMENT OF EACH ACCIDENT.

1872.

December 19. Robert Carey, a freight brakeman, slipped while switching cars near Wethersfield station, was caught between the cars and fatally injured. Died December 24th, 1872.

June 10. John Smith of Middletown, while walking on the track at Middletown was struck by an engine and fatally injured.

July 21. Hugh McBrain was struck by an engine, just south of College street in Middletown. Had an arm broken.

October 16. Pierre Johnson and John Johnson were killed by being thrown from a gravel train, while working near Chester station.

Attest, J. H. WALKLEY, President.

Attest, N. HOLLISTER, Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, }

HARTFORD, December 1st, 1873.

Then personally appeared, J. C. Walkley, President, and N. Hollister, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

LEVI WOODHOUSE,

Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, JAMES C. WALKLEY, Hartford.
Vice-President, L. BOARDMAN, East Haddam.
Secretary, LEVI WOODHOUSE, Hartford.
Treasurer, N. HOLLISTER, Hartford.
Superintendent, HIRAM FOWLER, Hartford.
Assistant Superintendent, H. A. STONE, Hartford.
General Ticket Agent, H. A. STONE, Hartford.
General Freight Agent, H. A. STONE, Hartford.

BOARD OF DIRECTORS.

J. C. WALKLEY, Hartford, Conn.
L. BOARDMAN, East Haddam, Conn.
SAMUEL BABCOCK, Middletown, Conn.
S. M. COMSTOCK, Center Brook, Conn.
O. H. CLARK, Chester, Conn.
ELISHA STEVENS, Cromwell, Conn.
GEORGE BEACH, Hartford, Conn.
N. HOLLISTER, Hartford, Conn.
F. B. COOLEY, Hartford, Conn.
E. F. SMITH, Hartford, Conn.
F. R. FOSTER, Hartford, Conn.
JOSEPH S. WOODRUFF, Hartford, Conn.
A. W. BACON, Middletown, Conn.

CONNECTICUT WESTERN RAILROAD.

*Return of the Connecticut Western Railroad Company, for the year
ending September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$3,000,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	3,000,000.00
3. Capital Stock actually paid in, - - - -	1,890,124.64
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	none.
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, - - - - -	none.
6. Total number of shares of Stock issued, -	18,752 Shares.
7. Par value per share of Capital Stock, -	100.00
8. Total par value of Stock issued, - -	1,875,200.00
9. Total market value on the 30th of September, of the Stock issued, - - - -	000.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, - -	25,340.54
11. Proportion of Stock issued for Connecticut, -	all.
12. Amount of Stock held in Connecticut, -	1,441,900.00
13. Number of Stockholders residing in Connecticut, - - - - -	214

DEBTS.

1. Total amount of funded debt, - - - -	\$2,674,000.00
First mortgage bonds due (when ?) July 1, 1900, - - - - -	2,674,000.00

Rate of interest, (what?) per cent.,	-	-	7 per cent.
Second mortgage bonds due (when?)			} none.
Rate of interest (what?) per cent.,	-	-	
All others describe in same manner.			
2. Amount of floating debt,	-	-	\$40,673.62
3. Total amount of funded and floating debt,	-	-	2,714,673.62
4. Proportion of same per mile of road,	-	-	38,781.19
5. Proportion of same for Connecticut,	-	-	All.

COST.

1. Total cost of entire road to date,	-	-	4,264,002.08
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)			
2. Proportion of same per mile of road,	-	-	57,621.61
3. Proportion of same for Connecticut,	-	-	All.
4. Total cost of entire equipment,	-	-	279,634.07
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)			
5. Proportion of same per mile of road,	-	-	3,778.88
6. Proportion of same for Connecticut,	-	-	All.

CHARACTERISTICS.

1. Total length of main line of road,	-	-	66.7 miles.
2. Length of the same in Connecticut,	-	-	All.
3. Length of the same in other States, (giving the names of States and length in each,)	-	-	None.
4. Name and length of branches,	-	-	None.
5. Total length of branches,	-	-	None.
6. Length of same in Connecticut,	-	-	None.
7. Aggregate length of sidings,	-	-	8 miles.
8. Length of same in Connecticut,	-	-	All.
9. Total length of track for the entire road, (single track miles,)	-	-	74.7 miles.
10. Length of same in Connecticut,	-	-	All.

11. Total length of double track, - - -	none.
12. Length of same in Connecticut, - - -	none.
13. Miles of track laid with steel rails, - - -	none.
14. Aggregate length of wooden bridges, - - -	9,209 feet.
15. Aggregate length of iron bridges, - - -	none.
16. Aggregate length of stone arch bridges, - - -	none.
17. Number of public highways crossed at grade in Connecticut, - - - -	74
18. Number of railroads crossed at grade in Connecticut, - - - -	5†
19. Name of each, Housatonic, Naugatuck, New Haven and Northampton (†twice), Hartford, Providence and Fishkill, in yard at Hartford.	
20. *Total number of stations on the entire road, -	27
21. Number of same in Connecticut, - - -	27

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each, Dutchess and Columbia R. R., - - - State Line to Millerton.	1.6 miles.
23. Total Length of all, - - -	1.6 miles.
24. Total length of all in Connecticut, - - -	None.
25. Total number of stations on all roads operated by this company, - - - -	29
26. Total number of same in Connecticut, - - -	27

MOTIVE POWER AND CARS.

	No.	Weight in Pounds.
1. Number of engines, average weight with tender full, - - - -	8	70,000
2. Number of passenger cars, average weight, - - - -	12	40,000
3. Number of merchandise cars, average weight, - - - -	40	18,000
4. Number of baggage cars, average weight, - - - -	2	30,000
5. Number of gravel and other cars, - - - -	147	16,000

*Does not include stations on roads that are leased.

6. Number of men employed exclusive of those engaged in construction, - - -	150
7. Average rate of speed of express passenger trains when in motion, - - -	} No express trains.
8. Average rate of same, including stops, - - -	
9. Average rate of speed of accommodation trains, - - -	20 miles pr. hr.
10. Highest rate of speed allowed freight trains in motion, - - - - -	15 "

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - -	No fares less than 10 cents.
2. Highest rate of same for distances more than three miles, - - - - -	5 cts. per mile.
3. Highest rate per mile for through passengers, $3\frac{7}{10}$ "	"
4. General average rates, - - - - $3\frac{7}{10}$ "	"
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - - -	45, 35, 25, 20.
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, - - -	} All classes per contract. } $2\frac{3}{4}$ cents.
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - - - - -	
	} All classes per contract. } 9 "

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	120,849
2. Miles run by freight trains, - - -	97,133
3. Miles run by other trains. includes switching, -	25,022
4. Total miles run, - - - - -	243,004
5. Number of passengers carried, - - -	272,365
6. Number of passengers carried one mile, -	4,189,166
7. Number of passengers carried one mile to and from other roads, - - - - -	210,728
8. Tons of merchandise carried, - - -	194,950
9. Tons of merchandise carried one mile, - - -	2,734,265
10. Tons of merchandise carried to and from other roads, - - - - -	116,875

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road,	-	-	\$101,738.94
2. Land or land damages,	-	-	7,603.95
3. New buildings,	-	-	33,196.94
4. New rolling stock,	-	-	43,255.27
5. Any other expenditure,	-	-	36,977.88
6. Total,	-	-	<u>\$222,823.98</u>

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails,	-	-	-	\$33,963.22
2. New iron rails, (No. of tons and cost,)	-	}		none.
3. New steel rails, (No. of tons and cost,)	-			
4. Repairs of bridges,	-	-	-	1,813.18
5. Repairs of buildings and fixtures,	-	-	-	1,175.86
6. Repairs of fences,	-	-	-	9.37
7. Removing ice and snow,	-	-	-	7,014.57
8. Total for maintenance of way,	-	-	-	43,976.20
9. Cost per mile of road kept in repair,	-	-	-	628.23
10. Proportion for Connecticut,	-	-	-	42,719.74

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives,	-	-	\$10,000.38
2. Repairs of machinery,	-	-	-
3. Repairs of passenger, baggage and mail cars,	-	-	3,009.64
4. Repairs of freight cars,	-	-	3,414.67
5. Cost of fuel,—wood, coal,	-	-	30,521.55
6. Oil used by engines and cars,	-	-	2,855.76
7. Waste and other material used for cleaning,	-	-	878.58

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

8. Total for maintenance of motive power and cars, - - - -	\$50,680.58
9. Cost per mile of road operated, -	724.08
10. Proportion for Connecticut, - -	49,584.46

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$19,202.74
2. Salaries, wages, and incidentals, chargeable to freight department, - - -	128,780.16
3. Wages of switchmen, signal men, gate keepers and watchmen, - - -	Included in Nos. 1 and 2.
4. Gratuities, - - - -	None.
5. Damages for injuries to persons, - - -	511.32
6. Damages for cattle killed, - - -	130.00
7. Damages for loss of goods and baggage, -	Nothing.
8. Damages to property, including damages by fire, - - - -	850.55
9. Taxes, - - - -	} 2,052.22
10. Insurance, - - - -	
11. Telegraph expenses, - - - -	None.
12. Amount paid other companies as rent for use of road, specifying each company,	
Dutchess and Columbia R. R. Co., -	2,500.00
Hartford, Providence and Fishkill, -	4,927.04
13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - -	none.
14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items, - - - -	\$34,295.13
15. Total Miscellaneous, - - - -	193,249.16
16. Amount per mile of road operated, -	2,760.70
17. Proportion for Connecticut, -	189,108.11

	1. *Total expenditure for operating the road, - - - -	\$287,905.94
	2. Total cost per mile of road operated, - - - -	4,112.93
Net	3. Proportionate total for Connecticut, - - - -	281,736.54

INCOME.

1. From passengers:		
On main road and branches owned by Com-	}	\$150,634.62
pany, - - - -		
To and from other roads, - - - -		
2. From freight:		
On main road and branches owned by Com-	}	283,549.12
pany, - - - -		
To and from other roads, - - - -		
3. U. S. Mails, - - - -		4,335.42
4. Rents, - - - -		None.
5. Expresses, - - - -		4,215.18
6. Total income, - - - -		<u>442,734.34</u>
7. Income per mile of road operated, - - - -		6,510.79
8. Proportionate income for Connecticut, - - - -		<u>432,968.16</u>
9. Income above operating expenses, - - - -		<u>154,828.40</u>
10. Amount paid for interest, - - - -		<u>176,715.00</u>
11. Total net income, - - - -		
12. Number and per cent. dividends, - - - -		none.
13. Amount paid in dividends, - - - -		none.
14. Paid to sinking fund, - - - -		none.
15. Surplus for the year, - - - -		none.
16. Surplus for last year, - - - -		none.
17. Total Surplus, - - - -		none.
18. Surplus invested as follows:		
Cash and loans, - - - -		none.
Balance of accounts due the Company, - - - -		none.
Materials, fuel and stores, - - - -		none.
Other items, - - - -		none.
		<u>none.</u>

*Total amount of the three previous articles.

STATEMENT OF EACH ACCIDENT.

1873.

Aug. 11. Thomas Finnegan, killed at Chapinville. Fell between train and station platform after train had started. Said to have been intoxicated.

Attest,

WILLIAM H. BARNUM, President.

Attest,

WILLIAM L. GILBERT, Treasurer.

STATE OF CONNECTICUT,

COUNTY OF HARTFORD.

}

HARTFORD, DEC. 11th, 1873.

Then personally appeared, William H. Barnum, president, and William L. Gilbert, treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

N. B. STEVENS,

Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, WM. H. BARNUM, Lime Rock, Connecticut.
Vice-President, GEO. M. BARTHOLOMEW, Hartford, Ct.
Secretary, GEO. S. FRINK, “
Treasurer, WM. L. GILBERT, West Winsted, Ct.
Superintendent, WM. H. YEOMANS, Hartford, Ct.
Gen'l Ticket Agent, F. T. STUDLEY, “
Gen'l Freight Agent, D. P. WILLIAMS, “

BOARD OF DIRECTORS.

W. H. BARNUM, Lime Rock, Ct.
 G. M. BARTHOLOMEW, Hartford, Ct.
 A. H. HOLLEY, Lakeville, Ct.
 J. L. HOWARD, Hartford, Ct.
 GEORGE W. MOORE, Hartford, Ct.
 N. B. STEVENS, “
 C. R. CHAPMAN, “
 J. B. BUNCE, “
 BYRON LOOMIS, Suffield, Ct.
 W. L. GILBERT, West Winsted, Ct.
 GEO. DUDLEY, “ “
 E. T. BUTLER, Norfolk, Ct.
 F. WATSON, Canaan, Ct.

DANBURY AND NORWALK RAILROAD.

*Return of the Danbury and Norwalk Railroad Company, for the
year ending Sept 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$1,000,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	600,000.00
3. Capital Stock actually paid in, - -	332,100.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	267,900.00
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, - - - - -	none.
6. Total number of shares of Stock issued,	12,000
7. Par value per Share of Capital Stock, -	\$50.00
8. Total par value of Stock issued, - - -	600,000.00
9. Total market value on the 30th September, of the Stock issued, - - - -	300,000.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, - -	17,751.45
11. Proportion of Stock issued for Connecticut,-	All.
12. Amount of Stock held in Connecticut, - -	223,600.00
13. Number of Stockholders residing in Connecticut, - - - - -	91

DEBTS.

1. Total amount of funded debt, - - -	\$500,000.00
First mortgage bonds due (when?) Oct. 1st, 1880, - - - - -	100,000.00

Rate of interest, (what?) per cent., 7 per ct.	
First and second mortgage bonds due (when?),	
July 1st, 1890, - - - -	200,000.00
Rate of interest (what) per cent., 7 per cent.	
All others describe in same manner.	
First, second and third seven per cent.	
mortgage bonds, due July 1st, 1892, -	200,000.00
2. Amount of floating debt, - -	10,500.00
3. Total amount of funded and floating debt, -	510,500.00
4. Proportion of same per mile of road, - -	15,103.55
5. Proportion of same for Connecticut, -	

COST.

1. Total cost of entire road to date, not including equipment, - - - -	\$969,585.86
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, - -	28,685.97
3. Proportion of same for Connecticut, -	All.
4. Total cost of entire equipment, - -	162,228.46
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, - -	4,799.66
6. Proportion of same for Connecticut, -	All.

CHARACTERISTICS.

1. Total length of main line of road, - -	23.8 miles.
2. Length of the same in Connecticut, -	All.
3. Length of the same in other States, (giving the names of States and length in each)- -	none.
4. Name and length of branches, - {	
Branchville to Ridge-field, - -	4 miles.
Bethel to Hawleyville, -	6 "
5. Total length of branches, - - -	10 "
6. Length of same in Connecticut, - -	All.

7. Aggregate length of sidings, - - -	4.4 miles.
8. Length of same in Connecticut, - -	All.
9. Total length of track for the entire road, (single track miles,) - - - -	38.2 miles.
10. Length of same in Connecticut, - -	All.
11. Total length of double track, - - -	none.
12. Length of same in Connecticut, - -	"
13. Miles of track laid with steel rails, - -	none.
14. Aggregate length of wooden bridges, -	1,248 feet.
15. Aggregate length of iron bridges, - -	none.
16. Aggregate length of stone arch bridges, -	none.
17. Number of public highways crossed at grade in Connecticut, - - - -	61
18. Number of railroads crossed at grade in Connecticut, - - - -	none.
19. Name of each,	
20. *Total number of stations on the entire road, -	14
21. Number of same in Connecticut, - -	All.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each,	none.
23. Total length of all, - - - -	none.
24. Total length of all in Connecticut, - -	none.
25. Total number of stations on all roads operated by this company, - - - -	none.
26. Total number of same in Connecticut, -	none.

MOTIVE POWER AND CARS.

	No.	Weight in Pounds.
1. Number of engines, average weight with tender full, - - - -	7	60,000
2. Number of passenger cars, average weight,	8	32,000
3. Number of merchandise cars, average weight, - - - -	74	16,000
4. Number of baggage cars, average weight,	3	27,000
5. Number of gravel and other cars, -		none.

*Does not include stations on roads that are leased.

6. Number of men employed exclusive of those engaged in construction, - - -	98
7. Average rate of speed of express passenger trains when in motion, - - -	28 miles.
8. Average rate of same, including stops, -	22 "
9. Average rate of speed of accommodation trains, including stops, - - -	20 "
10. Highest rate of speed allowed freight trains in motion, - - -	15 "

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, no fare less than 10 cents, - - -	} 8 cents.
2. Highest rate of same for distances more than three miles, - - -	
3. Highest rate per mile for through passengers, -	4.4 "
4. General average rates, - - -	3.4 "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, about	4 "
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, no contracts.	53 46 40 26
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, about	12 10 8 6

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	80,124
2. Miles run by freight trains, - - -	32,230
3. Miles run by other trains, - - -	4,000
4. Total miles run, - - -	116,354
5. Number of passengers carried, - - -	176,064
6. Number of passengers carried one mile, -	2,112,774
7. Number of passengers carried one mile to and from other roads, - - -	699,452
8. Tons of merchandise carried, - - -	43,549
9. Tons of merchandise carried one mile, - -	883,882
10. Tons of merchandise carried to and from other roads, -	17,827

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road,	-	-	-	}	\$6,420.80
2. Land or land damages,	-	-	-		
3. New buildings,	-	-	-		
4. New rolling stock,	-	-	-		16,945.23
5. Any other expenditure,					
6. Total, -	-	-	-	-	23,366.03

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, -	-	-	\$18,524.26
2. New iron rails, about -	-	-	3,500.00
3. New steel rails, -	-	-	none.
4. Repairs of bridges, -	-	-	3,007.09
5. Repairs of buildings and fixtures,			898.70
6. Repairs of fences, -	-	-	240.75
7. Removing ice and snow, -	-	-	included in road repairs.
8. Total for maintenance of way,	-	-	26,170.80
9. Cost per mile of road kept in repair,			774.28
10. Proportion for Connecticut,	-	-	

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, -	}	\$8,002.17
2. Repairs of machinery, -		
3. Repairs of passenger, baggage, and mail cars, -	}	10,019.96
4. Repairs of freight cars, -		
5. Cost of fuel,—wood, coal,	-	17,724.39

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

- | | | |
|--|---|-----------------|
| 6. Oil used by engines and cars, | } | included above. |
| 7. Waste and other material used for cleaning, | | |

8. Total for maintenance of motive power and cars, - - -	\$35,746.52
9. Cost per mile of road operated, -	1,057.59
10. Proportion for Connecticut, -	

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	}	40,199.02
2. Salaries, wages, and incidentals, chargeable to freight department, - - -		
3. Wages of switchmen, signal men, gate keepers, and watchmen, - - -		
4. Gratuities, - - - - -		none.
5. Damages for injuries to persons, - - -	}	703.85
6. Damages for cattle killed, - - -		
7. Damages for loss of goods and baggage, - - -		
8. Damages to property, including damages by fire, - - - - -		
9. Taxes, - - - - -		4,454.82
10. Insurance, - - - - -		
11. Telegraph expenses, - - - - -		
12. Amount paid other companies as rent for use of road, specifying each company, - - -		none.
13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - - -		none.
14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items,		3,937.10
15. Total Miscellaneous, - - - - -		49,294.79
16. Amount per mile of road operated, -		1,458.43
17. Proportion for Connecticut, - - -		

1. *Total expenditure for operating the road, - - - - -	111,212.11
2. Total cost per mile of road operated, -	3,290.30
3. Proportionate total for Connecticut,	

*Total amount of the three previous articles.

INCOME.

1. From passengers :		
On main road and branches owned by com-		
pany, - - - - -	\$84,510.88	
To and from other roads, - - -	about $\frac{1}{3}$	
2. From freight :		
On main road and branches owned by com-		
pany, - - - - -	82,454.56	
To and from other roads, - - -	about $\frac{1}{3}$	
3. U. S. Mails, - - - - -	2,383.74	
4. Rents, - - - - -	1,615.00	
5. Expresses, - - - - -	3,600.00	
6. Total income, - - - - -	<hr/> \$174,564.18	
7. Income per mile of road operated, -	5,164.62	
8. Proportionate income from Connecticut, -	All.	
9. Income above operating expenses, -	<hr/> 63,352.07	
10. Amount paid for interest, - - -	36,232.69	
11 Total net income, - - - - -	<hr/> 27,119.38	
12. Number and per cent. dividends, - -	none.	
13. Amount paid in dividends, - - -	none.	
14. Paid to sinking fund, - - - - -	none.	
15. Surplus for the year, - - - - -	12,261.18	
16. Surplus last year, - - - - -	25,681.74	
17. Total surplus, - - - - -	<hr/> 37,942.92	
18. Surplus invested as follows :		
Cash and loans, - - - - -	4,538.62	
Balance of accounts due the Company, -	7,445.97	
Materials, fuel and stores, - - -	19,400.00	
Other items, - - - - -	6,458.33	
	<hr/> \$37,842.92	

STATEMENT OF EACH ACCIDENT.

1873.

March 7th. John Baxter, brakeman on passenger train, fell off train through a bridge in Danbury, and was instantly killed.

Attest,

R. P. FLOWER, President.

Attest,

H. WILLIAMS, Treasurer.

STATE OF CONNECTICUT, }

COUNTY OF FAIRFIELD. }

NOVEMBER 28TH, 1873.

Then personally appeared R. P. Flower, president, and H. Williams, treasurer, and severally made oath that the foregoing return by them subscribed is true and correct, according to their best knowledge and belief.

Before me,

JOHN W. BACON,

Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, R. P. FLOWER, New York.

Secretary and Treasurer, HARVEY WILLIAMS, Danbury, Ct.

Superintendent, JOHN W. BACON, “

General Ticket Agent, HARVEY WILLIAMS, “

BOARD OF DIRECTORS.

R. P. FLOWER,	New York.
LE GRAND LOCKWOOD,	“
JOSEPH RICHARDSON,	“
EDWIN LOCKWOOD,	Norwalk, Ct.
WM. K. JAMES,	“
WM. C. STREET,	“
JONATHAN CAMP,	“
ASA E. SMITH,	“
DUDLEY P. ELY,	“
EBENEZER HILL,	“
L. P. HOYT,	Danbury, Ct.
D. P. NICHOLS,	“
E. SHERWOOD,	Southport, Ct.
WM. TURBER,	Fairfield, Ct.
O. BENEDECK,	Bethel, Ct.

NEW HAVEN AND DERBY RAILROAD.

*Return of the New Haven and Derby Railroad Company, for the
year ending September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$700,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	455,700.00
3. Capital Stock actually paid in, - - -	455,700.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	none.
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, -	none.
6. Total number of Shares of Stock issued, -	4,557.00
7. Par value per Share of Capital Stock, -	100.00
8. Total par value of Stock issued, - - -	455,700.00
9. Total market value on the 30th of September, of the Stock issued, - - - -	4,557.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, - -	35,053.85
11. Proportion of Stock issued for Connecticut, -	455,700
12. Amount of Stock held in Connecticut, - -	424,500.00
13. Number of Stockholders residing in Connecticut, -	324

DEBTS.

1. Total amount of funded debt, - - - -	\$525,000.00
First mortgage bonds due (when ?) - -	May 1st, 1888.

Rate of interest, (what?) per cent.,	-	-	7 per cent.
Second mortgage bonds due (when?)	-	-	February 1, 1890.
Rate of interest (what?) per cent.,	-	-	7 per cent.
All others describe in same manner.			
2. Amount of floating debt,	-	-	25,000.00
3. Total amount of funded and floating debt,	-	-	550,000.00
4. Proportion of same per mile of road,	-	-	42,307.69
5. Proportion of same for Connecticut,	-	-	all.

COST.

1. Total cost of entire road to date,	-	-	\$1,055,700.00
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)			
2. Proportion of same per mile of road,	-	-	81,209.69
3. Proportion of same for Connecticut,	-	-	all.
4. Total cost of entire equipment,	-	-	76,760.00
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)			
5. Proportion of same per mile of road,	-	-	5,904.61
6. Proportion of same for Connecticut,	-	-	all.

CHARACTERISTICS.

1. Total length of main line of road,	-	-	13 m.
2. Length of the same in Connecticut,	-	-	13 m.
3. Length of the same in other States, (giving the names of States and length in each,)	-	-	none.
4. Name and length of branches,	-	-	none.
5. Total length of branches,	-	-	none.
6. Length of same in Connecticut,	-	-	none.
7. Aggregate length of sidings,	-	-	6,100 feet.
8. Length of same in Connecticut,	-	-	6,100 "
9. Total length of track for the entire road, (single track miles,)	-	-	13 m.
10. Length of same in Connecticut,	-	-	13 m.
11. Total Length of double track,	-	-	none.
12. Length of same in Connecticut,	-	-	none.

13. Miles of track laid with steel rails, - - -	none.
14. Aggregate length of wooden bridges, - - -	8,060 ft.
15. Aggregate length of iron bridges, - - -	none.
16. Aggregate length of stone arch bridges, - - -	none.
17. Number of public highways crossed at grade in Connecticut, - - - - -	20
18. Number of railroads crossed at grade in Connecticut, - - - - -	1
19. Name of each, - - - - -	Naugatuck.
20. *Total number of stations on the entire road, -	8
21. Number of same in Connecticut, - - -	8

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each, - - -	} None.
23. Total length of all, - - - - -	
24. Total length of all in Connecticut, - - -	
25. Total number of stations on all roads operated by this company, - - - - -	
26. Total number of same in Connecticut, - - -	

MOTIVE POWER AND CARS.

	No.	Weight in lbs.
1. Number of engines, average weight with tender full, - - - - -	3	76,000
2. Number of passenger cars, average weight, - - -	4	28,000
3. Number of merchandise cars, average weight, - - -	7	16,000
4. Number of baggage cars, average weight, - - -	2	24,000
5. Number of gravel and other cars, - - -	20	13,500
6. Number of men employed exclusive of those engaged in construction, - - - - -		47
7. Average rate of speed of express passenger trains when in motion, - - - - -		none.
8. Average rate of same, including stops, - - -		none.
9. Average rate of speed of accommodation trains, - - -	22 miles.	
10. Highest rate of speed allowed freight trains in motion,† - - - - -		none.

*Does not include stations on roads that are leased.

† All trains mixed.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - -	5 cents.
2. Highest rate of same for distances more than three miles, - - - - -	4½ "
3. Highest rate per mile for through passengers, -	4¼ "
4. General average rates, - - - - -	4½ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - 20, 15, 13, 10	
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, 10, 10, 10, 10	
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - - - 13, 12, 10, 10	

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - - - }	40,847
2. Miles run by freight trains, - - - - }	
3. Miles run by other trains, - - - - -	2,370
4. Total miles run, - - - - -	43,217
5. Number of passengers carried, - - - - -	150,270
6. Number of passengers carried one mile, -	1,146,936
7. Number of passengers carried one mile to and from other roads, - - - - -	430,888
8. Tons of merchandize carried, - - - - -	24,269
9. Tons of merchandize carried one mile, - -	270,920
10. Tons of merchandize carried to and from other roads, - - - - -	none.

* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road, - - - -	
2. Land or land damages, - - - - -	

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

3. New buildings, - - - - -	\$ 203.99
4. New rolling stock, - - - - -	2,000.00
5. Any other expenditure, - - - - -	
6. Total, - - - - -	<hr/> \$2,203.99

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - - - -	\$10,037.54
2. New iron rails (No. of tons and cost), 52 tons,	4,800.66
3. New steel rails, (No. of tons and cost),	
4. Repairs of bridges, - - - - -	1,231.85
5. Repairs of buildings and fixtures, - - -	351.98
6. Repairs of fences, - - - - -	
7. Removing ice and snow, - - - - -	198.15
8. Total for maintenance of way, - - -	<hr/> \$16,620.18
9. Cost per mile of road kept in repair, - -	1,278.48
10. Proportion for Connecticut, - - -	all.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - - - - -	\$1,271.29
2. Repairs of machinery, - - - - -	
3. Repairs of passenger, baggage, and mail cars,	1,763.10
4. Repairs of freight cars, - - - - -	1,175.40
5. Cost of fuel,—wood, coal, - - - - -	7,158.73
6. Oil used by engines and cars, - - - - -	809.36
7. Waste and other material used for cleaning, -	404.36
8. Total for maintenance of motive power and cars, - - - - -	<hr/> 12,582.24
9. Cost per mile of road operated, - - -	967.87
10. Proportion for Connecticut, - - -	all.

MISCELLANEOUS.

1. Salaries, wages, and incidentals, chargeable to passenger department, - - - - -	}	\$11,743.45
2. Salaries, wages, and incidentals, chargeable to freight department, - - - - -		
3. Wages of switchmen, signal men, gate keepers and watchmen, - - - - -		2,226.85
4. Gratuities, - - - - -		
5. Damages for injuries to persons, - - - - -		
6. Damages for cattle killed, - - - - -		
7. Damages for loss of goods and baggage, - - - - -		444.34
8. Damages to property, including damages by fire, - - - - -		
9. Taxes, - - - - -		7,558.21
10. Insurance, - - - - -		
11. Telegraph expenses, - - - - -		
12. Amount paid other companies as rent for use of road, specifying each company—New Haven and Northampton; Naugatuck, - - - - -		1,000.00
13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - - -		
14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items, - - - - -		5,668.50
15. Total miscellaneous, - - - - -		28,641.35
16. Amount per mile of road operated, - - - - -		2,203.18
17. Proportion for Connecticut, - - - - -		all.
1. * Total expenditure for operating the road, - - - - -		57,843.77
2. Total cost per mile of road operated, - - - - -		4,449.53
3. Proportionate total for Connecticut, - - - - -		all.

INCOME.

1. From passengers :	
On main road and branches owned by company, - - - - -	\$57,567.93
To and from other roads, - - - - -	in item above.

* Total amount of the three previous articles.

2. From freight :

On main road and branches owned by com-	
pany, - - - - -	\$24,150.54
To and from other roads, - - -	none.
3. U. S. Mails, - - - - -	519.96
4. Rents, - - - - -	
5. Expresses, - - - - -	1,582.02
6. Total income, - - - - -	83,820.45
7. Income per mile of road operated, - - -	6,447.72
8. Proportionate income for Connecticut, -	all.
9. Income above operating expenses, - - -	25,976.68
10. Amount paid for interest, - - - - -	24,986.64
11. Total net income, - - - - -	990.04
12. Number and per cent. dividends,— - -	none.
13. Amount paid in dividends - - - - -	none.
14. Paid to sinking fund, - - - - -	none.
15. Surplus for the year, - - - - -	none.
16. Surplus last year, - - - - -	none.
17. Total surplus,— - - - -	none.
18. Surplus invested as follows :	
Cash and loans, - - - - -	} None.
Balance of account due the company,	
Materials, fuel, and stores, - - - - -	
Other items, - - - - -	

STATEMENT OF EACH ACCIDENT.

1873.

August 9th. Lewis I. Treat, an employee, jumped from train while in motion. Injured to the loss of one foot.

Attest, MORRIS TYLER, President.

Attest, CHARLES ATWATER, Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN. }

NOVEMBER 29, 1873.

Then personally appeared, Morris Tyler, President, and Charles Atwater, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

FRANCIS E. HARRISON,

Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, MORRIS TYLER, New Haven, Conn.
Vice-President, HENRY S. DAWSON, New Haven.
Secretary, F. E. HARRISON, New Haven.
Treasurer, CHARLES ATWATER, New Haven.
Superintendent, E. S. QUINTARD, New Haven.
General Ticket Agent, F. E. HARRISON, New Haven.

BOARD OF DIRECTORS.

MORRIS TYLER, New Haven.
HENRY S. DAWSON, New Haven.
EDWIN MARBLE, New Haven.
H. P. FROST, New Haven.
N. D. SPERRY, New Haven.
CHARLES ATWATER, New Haven.
ISAAC ANDERSON, New Haven.
CHARLES L. ENGLISH, New Haven.
N. T. BUSHNELL, New Haven.
G. W. SHELTON, Birmingham.
T. L. CORNELL, Birmingham.
J. H. BARTHOLOMEW, Ansonia.
T. WALLACE, Jr., Ansonia.
F. FARRELL, Ansonia.

On behalf of the City of New Haven.

HON. H. G. LEWIS, Mayor, ex-officio.
W. H. BRADLEY, Alderman.

SHEPAUG RAILROAD.

*Return of the Shepaug Railroad Company for the three months ending
September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital stock authorized by charter, - -	\$700,000.00
2. Capital stock authorized by votes of the company, - - - - -	300,000.00
3. Capital stock actually paid in, - - -	239,850.00
4. Capital stock issued for earnings which had not been divided among the stockholders, -	
5. Capital stock issued upon which no payment has been made either in cash or its equivalent, -	none.
6. Total number of shares of stock issued, -	3,000.00
7. Par value per share of capital stock, - -	100.00
8. Total par value of stock issued, - - -	300,000.00
9. Total market value on the 30th of September, of the stock issued, - - - - -	no market value.
10. Amount of capital stock issued per mile of railroad owned by the company, - -	9,302.00
11. Proportion of stock issued for Connecticut, -	9,302.00
12. Amount of stock held in Connecticut, - -	249,000.00
13. Number of stockholders residing in Connecticut,	16
14. Whole Number of stockholders, - - -	21

DEBTS.

1. Total amount of funded debt, - - - -	
First mortgage bonds due (when ?) -	

Rate of interest (what?) per cent.,	-	-
Second mortgage bonds due (when?)	-	-
Rate of interest (what?) per cent.,	-	-
All others describe in same manner.		
2. Amount of floating debt,	-	\$817.32
3. Total amount of funded and floating debt,	-	
4. Proportion of same per mile of road,	-	
5. Proportion of same for Connecticut,	-	

COST.

1. Total cost of entire road to date,	-	-	\$241,299.82
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)			
2. Proportion of same per mile of road,	-		7,482.00
3. Proportion of same for Connecticut,	-	-	
4. Total cost of entire equipment,	-		included in above item.
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above,)			
5. Proportion of same per mile of road,	-		
6. Proportion of same for Connecticut,	-	-	

CHARACTERISTICS.

1. Total length of main line of road,	-	-	-	$32\frac{28}{100}$ miles.
2. Length of the same in Connecticut,	-	-		all.
3. Length of the same in other states (giving the names of states and length in each,)	-			none
4. Name and length of branches,	-	-	-	none.
5. Total length of branches,	-	-	-	none.
6. Length of same in Connecticut,	-	-		none.
7. Aggregate length of sidings,	-	-	-	$1\frac{2}{100}$ miles.
8. Length of same in Connecticut,	-	-	-	all.
9. Total length of track for the entire road (single track miles),	-	-	-	$33\frac{30}{100}$ miles.
10. Length of same in Connecticut,	-	-	-	all.
11. Total length of double track,	-	-	-	none.

12. Length of same in Connecticut, - - -	none.
13. Miles of track laid with steel rails, - - -	none.
14. Aggregate length of wooden bridges, - - -	660 feet.
15. Aggregate length of iron bridges, - - -	none.
16. Aggregate length of stone arch bridges, - - -	20 feet.
17. Number of public highways crossed at grade in Connecticut, - - - - -	32
18. Number of railroads crossed at grade in Con- necticut, - - - - -	2
19. Name of each,— - - - N. Y. & N. E.; Housatonic.	
20. *Total number of stations on the entire road,	11
21. Number of same in Connecticut, - - -	11

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each—	} None.
23. Total Length of all, - - - - -	
24. Total Length of all in Connecticut, - - -	
25. Total number of stations on all roads operated by this company, - - - - -	
26. Total number of same in Connecticut, - - -	

MOTIVE POWER AND CARS.

	No. Weight in lbs	
1. Number of engines, average weight with tender full, - - - - -	2	60,000
2. Number of passenger cars, average weight, -	2	30,000
3. Number of merchandise cars, average weight, -	4	18,000
4. Number of baggage cars, average weight, -	1	30,000
5. Number of gravel and other cars, - - - - -	20	16,000
6. Number of men employed exclusive of those engaged in construction, - - - - -		60
7. Average rate of speed of express passenger trains when in motion, - - - - -		none.
8. Average rate of same, including stops, -		
9. Average rate of speed of accommodation trains,		20 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -		16 miles.

* Does not include stations on roads that are leased.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - - - 5 cents.
2. Highest rate of same for distances more than three miles, - - - - - 5 cents.
3. Highest rate per mile for through passengers, - 3 $\frac{3}{4}$ "
4. General average rates, - - - - - 3 $\frac{5}{8}$ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - 53, 46, 40, 33
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, - 7 $\frac{1}{2}$, 6 $\frac{1}{2}$, 5, 3 $\frac{2}{3}$
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - - 9, 7, 6, 4

DOINGS DURING THE YEAR.

- | | |
|---|---------|
| 1. Miles run by passenger trains, - - - - | 5,529 |
| 2. Miles run by freight trains, - - - - | } 7,241 |
| 3. Miles run by other trains, - - - - | |
| 4. Total miles run, - - - - - | 12,770 |
| 5. Number of passengers carried, - - - - | 9,469 |
| 6. Number of passengers carried one mile, - | 167,600 |
| 7. Number of passengers carried one mile to and from other roads, - - - - - | 131,318 |
| 8. Tons of merchandise carried, - - - - | 3,998 |
| 9. Tons of merchandise carried one mile, - - - | 94,627 |
| 10. Tons of merchandise carried to and from other roads, - - - - - | 3,947 |

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, - - - -
2. Land or land damages, - - - -

* The amounts under this heading are also included in the permanent cost of road or equipment under the heading of "Cost," this article only showing what has been added during the year.

3. New buildings and other improvements, - -	
4. New rolling stock—cars, - - - -	
5. Any other expenditure, - - - -	
6. Total, - - - - -	

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - - - -	\$5,079.94
2. New iron rails (No. of tons and cost), - -	
3. New steel rails (No. of tons and cost), - -	
4. Repairs of bridges, - - - - -	
5. Repairs of buildings and fixtures, - - -	311.81
6. Repairs of fences, - - - - -	
7. Removing ice and snow, - - - - -	
8. Total for maintenance of way, -	5,391.75
9. Cost per mile of road kept in repair,	168.46
10. Proportion for Connecticut, - -	all.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - - - - -	} \$2,088.21
2. Repairs of machinery, - - - - -	
3. Repairs of passenger, baggage, and mail cars, -	
4. Repairs of freight cars, - - - - -	
5. Cost of fuel,—wood, coal, - - - - -	2,042.15
6. Oil used by engines and cars, - - - - -	} 133.73
7. Waste and other material used for cleaning, -	
8. Total for maintenance of motive power and cars, - - - - -	\$4,264.09
9. Cost per mile of road operated, -	133.25
10. Proportion for Connecticut, - -	all.

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - -	\$2,093.05
2. Salaries, wages, and incidentals, chargeable to freight department, - - - -	
3. Wages of switchmen, signal men, gate keepers and watchmen, - - - -	
4. Gratuities, - - - -	
5. Damages for injuries to persons, - -	
6. Damages for cattle killed, - - - -	
7. Damages for loss of goods and baggage, -	5.05
8. Damages to property, including damages by fire, - - - -	
9. Taxes, - - - -	
10. Insurance, - - - -	45.50
11. Telegraph expenses, - - - -	
12. Amount paid other companies as rent for use of road, specifying each company, - - -	
13. Amount paid other companies in tolls for passengers and freight, specifying each company,	
14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items,	1,464.47
15. Total Miscellaneous, - - - -	3,608.07
16. Amount per mile of road operated,	112.75
17. Proportion for Connecticut, -	all.
<hr/>	
1. *Total expenditure for operating the road, - - - -	13,263.91
2. Total cost per mile of road operated,	414.50
3. Proportionate total for Connecticut,	all.

INCOME.

1. From passengers :	
On main road and branches owned by company, - - - -	\$6,420.11
To and from other roads, - - - -	

* Total amount of the three previous articles.

2. From freight :		
On main road and branches owned by com-	}	
pany, - - - - -		6,501.82
To and from other roads, - - - - -		
3. U. S. Mails, - - - - -		403.13
4. Rents, - - - - -		none.
5. Expresses, - - - - -		173.65
6. Total income, - - - - -		<u>13,498.71</u>
7. Income per mile of road operated, - - -		418.17
8. Proportionate income for Connecticut, -		<u>all.</u>
9. Income above operating expenses, - - -		<u> </u>
10. Amount paid for interest, - - - - -		<u> </u>
11. Total net income, - - - - -		<u> </u>
21. Number and per cent. dividends, - - -		
13. Amount paid in dividends, - - - - -		
14. Paid to sinking fund, - - - - -		
15. Surplus for the year, - - - - -		
16. Surplus last year, - - - - -		
17. Total surplus, - - - - -		<u> </u>
18. Surplus invested as follows :		
Cash and loans, - - - - -		
Balance of accounts due the company, -		
Materials, fuel, and stores, - - -		
Other items, - - - - -		

STATEMENT OF EACH ACCIDENT.

No accidents.

Attest, J. DEMING PERKINS, President.

Attest, HENRY R. COIT, Treasurer.

STATE OF CONNECTICUT, }
 COUNTY OF LITCHFIELD. }

DECEMBER 22, 1873.

Then personally appeared, J. Deming Perkins, President, and Henry R. Coit, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

HENRY R. MORRILL,

Justice of the Peace.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, J. DEMING PERKINS, Litchfield, Conn.

Secretary, GEORGE M. WOODRUFF, Litchfield, Conn.

Treasurer, HENRY R. COIT, Litchfield, Conn.

General Ticket Agent, CHARLES H. PLATT, Litchfield, Conn.

General Freight Agent, CHARLES H. PLATT, Litchfield, Conn.

BOARD OF DIRECTORS.

J. DEMING PERKINS, Litchfield, Conn.

EDWIN MCNEILL, Litchfield, Conn.

HENRY W. BUEL, Litchfield, Conn.

WILLIAM DEMING, Litchfield, Conn.

F. RATCHFORD STARR, Philadelphia, Pa.

ORIGEN S. SEYMOUR, Litchfield, Conn.

HENRY R. COIT, Litchfield, Conn.

GEORGE M. WOODRUFF, Litchfield, Conn.

NEW HAVEN, MIDDLETOWN & WILLIMANTIC RAILROAD.

*Return of the New Haven, Middletown and Willimantic Railroad
Company for the year ending Sept. 30th, 1873, under the Act of
1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter, - - -	3,000,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	3,000,000.00
3. Capital Stock actually paid in, - - -	6,740 shares.
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	none.
5. Capital Stock issued upon which no payment has been made, either in cash or its equiv- alent, - - - - -	12,640 shares.
6. Total number of shares of Stock issued, -	19,380.00
7. Par value per share of Capital Stock, - - -	100.00
8. Total par value of Stock issued, - - -	1,938,000.00
9. Total market value on the 30th of September, of the Stock issued, - - -	none.
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	
11. Proportion of Stock issued for Connecticut, -	All.
12. Amount of Stock held in Connecticut, ,	481,000.00
13. Number of Stockholders residing in Connecticut,	33

DEBTS.

1. Total amount of funded debt, - - - \$3,000,000.00
 First mortgage bonds due (when?) May 1,
 1889.
 Rate of interest, (what?) per cent., - 7 per cent.
 Second mortgage bonds due (when?) Jan. 1,
 1891, - - - - - 2,000,000.00
 Rate of interest (what?) per cent., - 7 per cent.
- All others describe in same manner.
- One million of the 2d mortgage are held as collateral.
2. Amount of floating debt, included in the \$1,000,-
 000.00 2d mortgage bonds.
 3. Total amount of funded and floating debt, - 4,000,000.00
 4. Proportion of same per mile of road, - -
 5. Proportion of same for Connecticut, -

COST.

1. Total cost of entire road to date, - - 6,000,000.00
 (This item to include grading and masonry,
 bridging, superstructure, land damages and
 fences, stations, engine and car houses, and
 cost of engineering.)
2. Proportion of same per mile of road, - 120,000.00
3. Proportion of same for Connecticut, - -
4. Total cost of entire equipment, - - 63,750.59
 (This item to include locomotives, cars, ma-
 chinery and tools, and machine shops, not
 included above.)
5. Proportion of same per mile of road, - - 1,275.00
6. Proportion of same for Connecticut,

CHARACTERISTICS.

1. Total length of main line of road, - - 50 miles.
2. Length of the same in Connecticut, - All.

3. Length of the same in other States, (giving the names of States and length in each), - none.
The road was opened east side of Connecticut River, August 13, 1873.
4. Name and length of branches, - - -
5. Total length of branches, - - -
6. Length of same in Connecticut, - - -
7. Aggregate length of sidings, - - - 2,500 feet.
8. Length of same in Connecticut, - - -
9. Total length of track for the entire road, (single track miles,) - - - 50 miles.
10. Length of same in Connecticut, - - - 50 "
11. Total length of double track, - - -
12. Length of same in Connecticut, - - -
13. Miles of track laid with steel rails, - - -
14. Aggregate length of wooden bridges and trusses, - - - 13,085 feet.
15. Aggregate length of iron bridges, - - - 4,527 "
16. Aggregate length of stone arch bridges, -
17. Number of public highways crossed at grade in Connecticut, - - -
18. Number of railroads crossed at grade in Connecticut, - - - 1
19. Name of each,
Conn. Valley.
20. *Total number of stations on the entire road, - 9 way, 4 flag.
21. Number of same in Connecticut, - - - All.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each,
23. Total length of all, - - -
24. Total length of all in Connecticut, -
25. Total number of stations on all roads operated by this company, - - -
26. Total number of same in Connecticut, -

*Does not include stations on roads that are leased.

MOTIVE POWER AND CARS.

	No.	Weight in Pounds.
1. Number of engines, average weight with tender full, - - - -	3	64,000
2. Number of passenger cars, average weight, - - - -	5	about 29,000
3. Number of merchandise cars, average weight, - - - -	8	" 15,000
4. Number of baggage cars, average weight, - - - -	2	" 2,600
5. Number of gravel and other cars, - - - -	42	coal and gravel.
6. Number of men employed exclusive of those engaged in construction, - - - -		80
7. Average rate of speed of express passenger trains when in motion, - - - -		none.
8. Average rate of same, including stops, - - - -		
9. Average rate of speed of accommodation trains, - - - -		20 & 24 miles per hour.
10. Highest rate of speed allowed freight trains in motion, - - - -		mixed about 20 miles per hour.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - - -	5 cents.
2. Highest rate of same for distances more than three miles, - - - -	5 "
3. Highest rate per mile for through passengers, - - - -	3½ "
4. General average rates, - - - -	4¼ "
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - - - -	1.40, 1.20, 1.00, .80.
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, - - - -	7½, 6, 5¼, 4.
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - - - -	12, 10, 8½, 7½.

DOINGS DURING THE YEAR.

1. Miles run by passenger trains and freight mixed trains, - - - -	60,770
--	--------

NEW HAVEN, MIDDLETOWN AND WILLIMANTIC RAILROAD. 193

2. Miles run by freight trains,	-	-	-	-	
3. Miles run by other trains,	-	-	-	-	
4. Total miles run,	-	-	-	-	60,770
5. Number of passengers carried,	-	-	-	-	77,801
6. Number of passengers carried one mile,	-	-	-	-	
7. Number of passengers carried one mile to and from other roads,	-	-	-	-	9,350
8. Tons of merchandise carried,	-	-	-	-	15,211
9. Tons of merchandise carried one mile,	-	-	-	-	
10. Tons of merchandise carried to and from other roads,	-	-	-	-	2,493

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road,	-	-	-	-	\$15,940.13
2. Land or land damages,	-	-	-	-	2,254.50
3. New buildings,	-	-	-	-	
4. New rolling stock,	-	-	-	-	
5. Any other expenditure,	-	-	-	-	632.16
6. Total,	-	-	-	-	<u>\$18,826.79</u>

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails,	-	-	-	-	\$11,409.19
2. New iron rails, (No. of tons and cost),	-	-	-	-	
3. New steel rails, (No. of tons and cost),	-	-	-	-	
4. Repairs of bridges,-	-	-	-	-	161.26
5. Repairs of buildings and fixtures,	-	-	-	-	42.83
6. Repairs of fences, -	-	-	-	-	
7. Removing ice and snow,	-	-	-	-	5.80
8. Total for maintenance of way,	-	-	-	-	11,619.08
9. Cost per mile of road kept in repair,	-	-	-	-	230.00
10. Proportion for Connecticut,	-	-	-	-	

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - - - -	\$1,411.29
2. Repairs of machinery, - - - -	
3. Repairs of passenger, baggage, and mail cars, -	445.37
4. Repairs of freight cars, - - - -	187.71
5. Cost of fuel,—wood, coal, - - - -	6,242.64
6. Oil used by engines and cars, - - - -	978.77
7. Waste and other material used for cleaning, -	220.79
<hr/>	
8. Total for maintenance of motive power and cars, - - - -	9,306.57
9. Cost per mile of road operated, -	186.00
10. Proportion for Connecticut, - -	

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - -	\$6,595.25
2. Salaries, wages, and incidentals, chargeable to freight department, - - - -	13,512.21
3. Wages of switchmen, signal men, gate keepers and watchmen, - - - -	
4. Gratuities, - - - -	
5. Damages for injuries to persons, - - - -	
6. Damages for cattle killed, - - - -	
7. Damages for loss of goods and baggage, -	18.65
8. Damages to property, including damages by fire,	
9. Taxes, - - - -	3.75
10. Insurance, - - - -	
11. Telegraph expenses, - - - -	
12. Amount paid other companies as rent for use of road, specifying each company, N. Y., N. H. and Hartford R. R., -	5,000.00
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each company, Hartford and New Haven R. R., -	1,638.82
N. Y., N. H. and Hartford R. R., -	9,245.41
New Haven Steamboat Co., - - - -	5,316.99

14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items, - - - - -	\$957.03
15. Total Miscellaneous, - - -	42,288.11
16. Amount per mile of road operated, -	845.60
17. Proportion for Connecticut, - -	
1. *Total expenditure for operating the road, -	
2. Total cost per mile of road operated, - -	
3. Proportionate total for Connecticut, -	

INCOME.

1. From passengers :	
On main road and branches owned by company, - - - - -	\$38,255.90
To and from other roads, - - -	15,314.54
2. From freight :	
On main road and branches owned by company, - - - - -	18,963.32
To and from other roads, - - -	10,116.59
3. U. S. Mails, - - - - -	1,042.05
4. Rents, - - - - -	
5. Expresses, - - - - -	1,830.79
6. Total Income, - - - - -	85,523.19
7. Income per mile of road operated, -	
8. Proportionate income for Connecticut, - -	
9. Income above operating expenses, - -	
10. Amount paid for interest, - - -	
11. Total net income, - - - - -	
12. Number and per cent. dividends, - -	
13. Amount paid in dividends, - - -	
14. Paid to sinking fund, - - -	
15. Surplus for the year, - - - - -	
16. Surplus last year, - - - - -	
17. Total surplus, - - - - -	

*Total amount of the three previous articles.

18. Surplus invested as follows :

Cash and loans,	-	-	-
Balance of accounts due the company,	-	-	-
Materials, fuel, and stores,	-	-	-
Other items,	-	-	-

STATEMENT OF EACH ACCIDENT.

1873.

April 8th. Mary Lee, of Middefield, Conn., was killed by construction train, in Middletown, while walking or sitting on the track, under influence of liquor, from report.

April 30th. John Kilmartin jumped from construction train and had both legs cut off. Afterward died.

Attest,

JULIUS HOTCHKISS, President.

Attest,

ALLYN M. COLEGROVE, Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF MIDDLESEX, }

MIDDLETOWN, March 2d, 1874.

Then personally appeared, Julius Hotchkiss, president, and Allyn M. Colegrove, treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me.

J. N. CAMP,

Notary Public.

TRUSTEES.

JOHN N. CAMP, Middletown.

GEO. H. BISHOP, “

NEW CANAAN RAILROAD.

*Return of the New Canaan Railroad Company, for the year ending
September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital stock authorized by charter, - -	\$200,000.00
2. Capital stock authorized by votes of the company, - - - - -	
3. Capital stock actually paid in, - - -	164,050.00
4. Capital stock issued for earnings which had not been divided among the stockholders, -	
5. Capital stock issued upon which no payment has been made either in cash or its equivalent,	
6. Total number of shares of stock issued, - -	3,281
7. Par value per share of capital stock, - -	50.00
8. Total par value of stock issued, - - -	164,050.00
9. Total market value on the 30th of September, of the stock issued. No sales known, and as the road did not meet expenses the value is deemed nominal.	
10. Amount of capital stock issued per mile of railroad owned by the company, - - -	20,506. ²⁶ / ₁₀₀
11. Proportion of stock issued for Connecticut, -	all.
12. Amount of stock held in Connecticut, - -	137,000.00
13. Number of stockholders residing in Connecticut,	207

DEBTS.

1. Total amount of funded debt, - - - -	\$91,758.55
---	-------------

First mortgage bonds due (when?)	-	Ten years from 1868.
Rate of interest (what?) per cent.,	-	7 per cent.
Second mortgage bonds due (when?)	-	none.
Rate of interest (what?) per cent.,	-	

All others describe in same manner.

2. Amount of floating debt,	-	-	-	4,102.06
3. Total amount of funded and floating debt,	-	-	-	95,860.61
4. Proportion of same per mile of road,	-	-	-	11,982.57
5. Proportion of same for Connecticut,	-	-	-	all.

COST.

1. Total cost of entire road to date,	-	-	-	\$230,746.63
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)				
2. Proportion of same per mile of road,	-	-	-	28,863.79
3. Proportion of same for Connecticut,	-	-	-	all.
4. Total cost of entire equipment,	-	-	-	26,572.90
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)				
5. Proportion of same per mile of road,	-	-	-	3,321.61
6. Proportion of same for Connecticut,	-	-	-	all.

CHARACTERISTICS.

1. Total length of main line of road,	-	-	-	81 $\frac{33}{8}$ miles.
2. Length of the same in Connecticut,	-	-	-	all.
3. Length of the same in other states (giving the names of states and length in each),	-	-	-	none.
4. Name and length of branches,	-	-	-	none.
5. Total length of branches,	-	-	-	
6. Length of same in Connecticut,	-	-	-	
7. Aggregate length of sidings,	-	-	-	2,380 feet.
8. Length of same in Connecticut,	-	-	-	all.
9. Total length of track for the entire road (single track miles),	-	-	-	83 $\frac{33}{8}$ miles.
10. Length of same in Connecticut,	-	-	-	all.

11. Total length of double track, - - - -	none.
12. Length of same in Connecticut, - - - -	
13. Miles of track laid with steel rails, - - - -	
14. Aggregate length of wooden bridges, - - - -	107 feet.
15. Aggregate length of iron bridges, - - - -	none.
16. Aggregate length of stone arch bridges, - - - -	none.
17. Number of public highways crossed at grade in Connecticut, - - - - -	10
18. *Number of railroads crossed at grade in Connecticut, - - - - -	
19. Name of each,—	
20. †Total number of stations on the entire road, and Stamford station of N. Y., N. H. & H. R. R. used by this company.	4
21. Number of same in Connecticut, - - - -	

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each, - - - -	None.
23. Total length of all, - - - - -	
24. Total length of all in Connecticut, - - - -	
25. Total number of stations on all roads operated by this company, - - - - -	
26. Total number of same in Connecticut, - - - -	

MOTIVE POWER AND CARS.

	No. Weight in lbs.
1. Number of engines, average weight with tender full, - - - - -	2 about 26 tons each.
2. Number of passenger cars, average weight, 1 about 16 tons.	
3. Number of merchandise cars, average weight,	none.
4. Number of baggage cars, average weight, -	none.
5. Number of gravel and other cars, - - - -	none.

* None, except New York, New Haven and Hartford Railroad at Stamford station, on way to steamboat landing.

† Does not include stations on roads that are leased.

- | | |
|---|--------------------|
| 6. Number of men employed exclusive of those engaged in construction, - - - | 12 |
| 7. Average rate of speed of express passenger trains when in motion, - - - | no express trains. |
| 8. Average rate of same, including stops, - | |
| 9. Average rate of speed of accommodation trains, | 20 miles. |
| 10. Highest rate of speed allowed freight trains in motion, - - - - - | no freight trains. |

FARES AND FREIGHT.

- | | |
|---|---------------|
| 1. Highest rate of passenger fare per mile for distances less than three miles, - - - | 7½ cents. |
| 2. Highest rate of same for distances more than three miles, - - - - - | 6 " |
| 3. Highest rate per mile for through passengers, - | 6 " |
| 4. General average rates, - - - - - | 5 " |
| 5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - - - | 25, 20, 12½c. |
| 6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, - | 25, 16, 6¼c. |
| 7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - - - | |

DOINGS DURING THE YEAR.

- | | |
|---|--------------------------------------|
| 1. Miles run by passenger trains, - - - | } Run together, |
| 2. Miles run by freight trains, - - - | |
| 3. Miles run by other trains, - - - | |
| 4. Total miles run, - - - - - | 22,512 |
| 5. Number of passengers carried, - - - | 39,492 |
| 6. Number of passengers carried one mile, - | 248,315 |
| 7. Number of passengers carried one mile to and from other roads, - - - - - | |
| 8. Tons of merchandise carried, - - - | 4,267 ¹³ / ₁₀₀ |
| 9. Tons of merchandise carried one mile, - - | 34,037 |
| 10. Tons of merchandise carried to and from other roads, - - - - - | |

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, new siding, -	\$141.25
2. Land or land damages, - - - - -	none.
3. New buildings, - - - - -	none.
4. New rolling stock, - - - - -	none.
5. Any other expenditure, - - - - -	none.
6. Total, - - - - -	<hr/> \$141.25

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, - - - - -	\$2,678.06
2. New iron rails (No. of tons and cost), -	none.
3. New steel rails (No. of tons and cost), - -	none.
4. Repairs of bridges, - - - - -	none.
5. Repairs of buildings and fixtures, - - -	1.50
6. Repairs of fences, - - - - -	26.47
7. Removing ice and snow, - - - - -	
8. Total for maintenance of way, -	<hr/> 2,706.03
9. Cost per mile of road kept in repair,	338.25
10. Proportion for Connecticut, - - -	all.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, - - - - -	\$63.78
2. Repairs of machinery, - - - - -	none.
3. Repairs of passenger, baggage, and mail cars, -	79.05
4. Repairs of freight cars, - - - - -	none.
5. Cost of fuel,—wood, coal, - - - - -	2,901.77
6. Oil used by engines and cars, - - - - -	259.68

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

7	Waste and other material used for cleaning, -	101.62
		<hr/>
8.	Total for maintenance of motive power and cars, - - - - -	\$3,405.90
9.	Cost per mile of road operated, - -	425.73
10.	Proportion for Connecticut, - -	all.

MISCELLANEOUS.

1.	Salaries, wages, and incidentals chargeable to passenger department, - - - - -	} \$5,334.95
2.	Salaries, wages, and incidentals chargeable to freight department, - - - - -	
3.	Wages of switchmen, signal men, gate keepers and watchmen, - - - - -	none.
4.	Gratuities, - - - - -	
5.	Damages for injuries to persons, - - - - -	
6.	Damages for cattle killed, - - - - -	1 hog, \$30.00
7.	Damages for loss of goods and baggage, -	2.00
8.	Damages to property, including damages by fire,	none.
9.	Taxes, - - - - -	1,062.75
10.	Insurance, - - - - -	190.38
11.	Telegraph expenses, - - - - -	none.
12.	Amount paid other companies as rent for use of road, specifying each company, - - - -	none.
13.	Amount paid other companies in tolls for passengers and freight, specifying each company,	none.
14.	General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items,	none.
		<hr/>
15.	Total miscellaneous, - - - - -	\$6,620.08
16.	Amount per mile of road operated,	827.50
17.	Proportion for Connecticut, - -	all.
		<hr/>
1.	*Total expenditure for operating the road, - - - - -	\$12,732.01
2.	Total cost per mile of road operated,	1,591.50
3.	Proportionate total for Connecticut,	all.

*Total amount of the three previous articles.

INCOME.

1. From passengers:		
On main road and branches owned by Com-		
pany, - - - - -		\$11,796.61
To and from other roads, - - - -		
2. From freight:		
On main road and branches owned by Com-		
pany, - - - - -		5,821.85
To and from other roads, - - - -		
3. U. S. Mails, - - - - -		392.00
4. Rents, &c., - - - - -		100.00
5. Expresses, - - - - -		100.00
6. Total income, - - - - -		<hr/> \$18,210.46
7. Income per mile of road operated, - -		2,276.31
8. Proportionate income for Connecticut, - -		all. <hr/>
9. Income above operating expenses, - -		\$5,478.45
10. Amount paid for interest, - - - -		<hr/> \$6,423.09
11. Total net income, - - - - -		<hr/>
12. Number and per cent. dividends, - -		
13. Amount paid in dividends, - - - -		
14. Paid to sinking fund, - - - - -		
15. Surplus for the year, - - - - -		
16. Surplus last year, - - - - -		
17. Total surplus, - - - - -		<hr/>
18. Surplus invested as follows:		
Cash and loans, - - - - -		
Balance of accounts due the Company,		
Materials, fuel, and stores, - - - -		
Other items, - - - - -		

STATEMENT OF EACH ACCIDENT.

1873.

February 14th. A woman (Mrs. Fitzgerald) attempted to cross the track near the Stamford station, despite the signals and warnings. She was thrown off the track, but was very slightly injured.

May 17th. Mrs. Sammis, an old lady, about seventy years old and deaf for many years, was crossing the track a short distance above the Springdale station. The whistle was blown long and loud, and every effort made to save her, but she was thrown from the track and killed.

Attest, SAMUEL ST. JOHN, President.

Attest, WILLIAM ST. JOHN, Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. }

NOVEMBER 28th, 1873.

Then personally appeared, Samuel St. John, President, and Wm. St. John, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

NOAH W. HOYT,

Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, SAMUEL ST. JOHN, New Canaan.
Vice-President, JOSEPH B. HOYT, Stamford.
Secretary, NOAH W. HOYT, New Canaan.
Treasurer, WILLIAM ST. JOHN, New Canaan.
Superintendent, SAMUEL ST. JOHN, New Canaan.
Assistant-Superintendent, WILLIAM ST. JOHN, New Canaan.
General Ticket Agent, WILLIAM ST. JOHN, “
General Freight Agent, WILLIAM ST. JOHN, “

BOARD OF DIRECTORS.

JOSEPH B. HOYT, Stamford.
JOSEPH D. WARREN, Stamford.
SAMUEL ST. JOHN, New Canaan.
ANDREW COMSTOCK, “
ALBERT S. COMSTOCK, “
STEPHEN HOYT, “
WILLIAM G. WEBB, “
SELLECK Y. ST. JOHN, “
WILLARD PARKER, New York.

WATERTOWN AND WATERBURY RAILROAD.

*Return of the Watertown and Waterbury Railroad Company, for the
year ending September 30th, 1873, under the act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$150,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	130,000.00
3. Capital Stock actually paid in, - - -	118,200.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	none.
5. Capital Stock issued upon which no payment has been made either in cash or its equiv- alent, - - - - -	none.
6. Total number of shares of Stock issued, -	2,364 Shares.
7. Par value per share of Capital Stock, - -	50.00
8. Total par value of Stock issued, - - -	118,000.00
9. Total market value on the 30th of September, of the Stock issued, - - - - -	none.
10. Amount of Capital Stock issued per mile of rail- road owned by the company, - - -	road $4\frac{4}{10}$ miles.
11. Proportion of Stock issued for Connecticut, -	
12. Amount of Stock held in Connecticut, -	
13. Number of Stockholders residing in Connec- ticut, - - - - -	52

DEBTS.

1. Total amount of funded debt, - - -	\$17,000.00
---------------------------------------	-------------

First mortgage bonds due (when ?) run 10 years from 15th Nov., 1870.

Rate of interest, (what ?) per cent., - - 7 per cent.

Second mortgage bonds due (when ?) none.

Rate of interest (what ?) per cent., - - none.

All others describe in same manner.

- | | | | |
|--|---|---|-----------------------------|
| 2. Amount of floating debt, | - | - | \$630.00 |
| 3. Total amount of funded and floating debt, | - | - | 17,630.00 |
| 4. Proportion of same per mile of road, | - | - | $4\frac{3}{10}$ miles long. |
| 5. Proportion of same for Connecticut, | - | - | All. |

COST.

- | | | | |
|--|---|---|------------|
| 1. Total cost of entire road to date, | - | - | 135,000.00 |
| (This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.) | | | |
| 2. Proportion of same per mile of road, | - | - | none. |
| 3. Proportion of same for Connecticut, | - | - | " |
| 4. Total cost of entire equipment, | - | - | " |
| (This item to include locomotives, cars, machinery and tools, and machine shops, not included above.) | | | |
| 5. Proportion of same per mile of road, | - | - | " |
| 6. Proportion of same for Connecticut, | - | - | " |

CHARACTERISTICS.

- | | | | |
|---|---|---|------------------------|
| 1. Total length of main line of road, | - | - | $4\frac{4}{10}$ miles. |
| 2. Length of the same in Connecticut, | - | - | |
| 3. Length of the same in other States, (giving the names of States and length in each,) - | - | - | |
| 4. Name and length of branches, | - | - | |
| 5. Total length of branches, | - | - | |
| 6. Length of same in Connecticut, | - | - | |
| 7. Aggregate length of sidings, | - | - | - about 1,300 feet. |
| 8. Length of same in Connecticut, | - | - | |
| 9. Total length of track for the entire road, (single track miles,) - | - | - | |

10. Length of same in Connecticut,	-	-	-
11. Total length of double track,	-	-	-
12. Length of same in Connecticut,	-	-	-
13. Miles of track laid with steel rails,	-	-	-
14. Aggregate length of wooden bridges,	-	-	about 165 feet.
15. Aggregate length of iron bridges,	-	-	-
16. Aggregate length of stone arch bridges,	-	-	-
17. Number of public highways crossed at grade in Connecticut,	-	-	3
18. Number of railroads crossed at grade in Connecticut,	-	-	none.
19. Name of each,	-	-	-
20. *Total number of stations on the entire road,	-	-	-
21. Number of same in Connecticut,	-	-	-

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each,	-	-	-
23. Total Length of all,	-	-	-
24. Total length of all in Connecticut,	-	-	-
25. Total number of stations on all roads operated by this company,	-	-	-
26. Total number of same in Connecticut,	-	-	none.

MOTIVE POWER AND CARS.

No. Weight in Pounds.

1. Number of engines, average weight with tender full,	-	-	-
2. Number of passenger cars, average weight,	-	-	-
3. Number of merchandise cars, average weight,	-	-	-
4. Number of baggage cars, average weight,	-	-	-
5. Number of gravel and other cars,	-	-	none.
6. Number of men employed exclusive of those engaged in construction,	-	-	-
7. Average rate of speed of express passenger trains when in motion,	-	-	-

*Does not include stations on roads that are leased.

8. Average rate of same, including stops, -
9. Average rate of speed of accommodation trains,
10. Highest rate of speed allowed freight trains in motion, - - - - -

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - -
2. Highest rate of same for distances more than three miles, - - - -
3. Highest rate per mile for through passengers,
4. General average rates, - - -
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - -
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, -
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - -

Our road is leased to the Naugatuck Railroad Co., who manage the entire road as if their own, that is, they run the road for the entire receipts.

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -
2. Miles run by freight trains, - - -
3. Miles run by other trains, - - -
4. Total miles run, - - - -
5. Number of passengers carried, - - -
6. Number of passengers carried one mile, -
7. Number of passengers carried one mile to and from other roads, - - - -
8. Tons of merchandise carried, - - -
9. Tons of merchandise carried one mile, - -
10. Tons of merchandise carried to and from other roads, - - - -

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road,	-	-	-	-	-
2. Land or land damages,	-	-	-	-	-
3. New buildings,	-	-	-	-	-
4. New rolling stock,	-	-	-	-	-
5. Any other expenditure,	-	-	-	-	-
6. Total,	-	-	-	-	-
					Nothing.

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails,	-	-	-	-	-
2. New iron rails, (No. of tons and cost,)	-				
3. New steel rails, (No. of tons and cost,)	-				
4. Repairs of bridges,	-	-	-	-	-
5. Repairs of buildings and fixtures,	-	-	-	-	-
6. Repairs of fences,	-	-	-	-	-
7. Removing ice and snow,	-	-	-	-	-
8. Total for maintenance of way,	-				
9. Cost per mile of road kept in repair,					
10. Proportion for Connecticut,	-	-	-	-	-
					Nothing.

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives,	-	-	-	-
2. Repairs of machinery,	-			
3. Repairs of passenger, baggage and mail cars,	-	-	-	-
4. Repairs of freight cars,	-			Nothing.
5. Cost of fuel,—wood, coal,				
6. Oil used by engines and cars,	-			
7. Waste and other material used for cleaning,	-	-	-	-

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

8. Total for maintenance of motive power and cars, - - - -	
9. Cost per mile of road operated, -	
10. Proportion for Connecticut, - -	Nothing.

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - -	
2. Salaries, wages, and incidentals, chargeable to freight department, - - - -	
3. Wages of switchmen, signal men, gate keepers and watchmen, - - - -	
4. Gratuities, - - - -	
5. Damages for injuries to persons, - - - -	
6. Damages for cattle killed, - - - -	
7. Damages for loss of goods and baggage, -	
8. Damages to property, including damages by fire, - - - -	
9. Taxes, - - - -	
10. Insurance, - - - -	97.50
11. Telegraph expenses, - - - -	
12. Amount paid other companies as rent for use of road, specifying each company,	
13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - -	
14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items, - - - -	
15. Total Miscellaneous, - - - -	
16. Amount per mile of road operated, -	
17. Proportion for Connecticut, -	
1. *Total expenditure for operating the road, - - - -	
2. Total cost per mile of road operated,	
3. Proportionate total for Connecticut, -	

*Total amount of the three previous articles.

INCOME.

1. From passengers:					
On main road and branches owned by Com-					
pany,	-	-	-	-	-
To and from other roads,	-	-	-	-	-
2. From freight:					
On main road and branches owned by Com-					
pany,	-	-	-	-	-
To and from other roads,	-	-	-	-	-
3. U. S. Mails,	-	-	-	-	-
4. Rents,	-	-	-	-	-
5. Expresses,	-	-	-	-	-
6. Total income,	-	-	-	-	<hr/>
7. Income per mile of road operated,	-	-	-	-	<hr/>
8. Proportionate income for Connecticut,	-	-	-	-	<hr/>
9. Income above operating expenses,	-	-	-	-	<hr/>
10. Amount paid for interest,	-	-	-	-	<hr/>
11. Total net income,	-	-	-	-	<hr/>
12. Number and per cent. dividends,	-	-	-	-	<hr/>
13. Amount paid in dividends,	-	-	-	-	<hr/>
14. Paid to sinking fund,	-	-	-	-	<hr/>
15. Surplus for the year,	-	-	-	-	<hr/>
16. Surplus for last year,	-	-	-	-	<hr/>
17. Total Surplus,	-	-	-	-	<hr/>
18. Surplus invested as follows :					
Cash and loans,	-	-	-	-	
Balance of accounts due the Company,	-	-	-	-	
Materials, fuel and stores,	-	-	-	-	
Other items,	-	-	-	-	<hr/>

Attest,

OWEN B. KING, President.

Attest,

LEMAN W. CUTLER, Treasurer.

STATE OF CONNECTICUT, }
 COUNTY OF LITCHFIELD. }

WATERTOWN, Sept. 25th, 1873.

Then personally appeared Owen B. King, president, and Leman W. Cutler, treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

C. H. HOTCHKISS,
Justice of the Peace.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

<i>President,</i> OWEN B. KING,	Watertown, Ct.
<i>Secretary,</i> LEMAN W. CUTLER,	"
<i>Treasurer,</i> LEMAN W. CUTLER,	"
<i>Superintendent,</i>	} Officers of the Naugatuck Rd.
<i>Assistant-Superintendent,</i>	
<i>General Ticket Agent,</i>	
<i>General Freight Agent,</i>	

BOARD OF DIRECTORS.

O. B. KING,	Watertown,
L. W. CUTLER,	"
ELI CURTIS,	"
M. HEMINGWAY,	"
C. A. WARREN,	"
C. T. HICKOX,	"
G. A. WOODRUFF,	"
GEORGE W. BEACH,	Waterbury.
H. MERRIMAN,	"
WM. E. CURTIS,	New York City.

ROCKVILLE RAILROAD.

*Return of the Rockville Railroad Company, for the year ending
September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$100,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	100,000.00
3. Capital Stock actually paid in—common stock, \$68,750 : preferred stock, \$29,000, - -	97,750.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	none.
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, -	none.
6. Total number of Shares of Stock issued, -	977
7. Par value per Share of Capital Stock, -	100.00
8. Total par value of Stock issued, - - - -	97,750.00
9. Total market value on the 30th of September, of the Stock issued, - - - -	12,287.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, - -	20,332.00
11. Proportion of Stock issued for Connecticut, -	all.
12. Amount of Stock held in Connecticut, - -	all.
13. Number of Stockholders residing in Connecticut, -	44

DEBTS.

1. Total amount of funded debt, - - - -	\$36,000.00
---	-------------

First mortgage bonds due (when ?)	- - -	1883.
Rate of interest, (what ?) per cent.,	- - -	7 per cent.
Second mortgage bonds due (when ?)	- - -	none.
Rate of interest (what ?) per cent.,	- - -	none.
All others describe in same manner.		
2. Amount of floating debt,	- - -	none.
3. Total amount of funded and floating debt,	- - -	36,000.00
4. Proportion of same per mile of road,	- - -	7,488.00
5. Proportion of same for Connecticut,	- - -	all.

COST.

1. Total cost of entire road to date,	- - -	\$144,247.66
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	- - -	29,789.23
3. Proportion of same for Connecticut,	- - -	all.
4. Total cost of entire equipment,	- - -	28,857.99
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road,	- - -	6,002.47
6. Proportion of same for Connecticut,	- - -	all.

CHARACTERISTICS.

1. Total length of main line of road,	- - -	4 $\frac{8}{10}$ m.
2. Length of the same in Connecticut,	- - -	all.
3. Length of the same in other States, (giving the names of States and length in each,)	- - -	none.
4. Name and length of branches,	- - -	none.
5. Total length of branches,	- - -	none.
6. Length of same in Connecticut,	- - -	none.
7. Aggregate length of sidings,	- - -	$\frac{3}{4}$ m.
8. Length of same in Connecticut,	- - -	all.
9. Total length of track for the entire road, (single track miles,)	- - -	4 $\frac{8}{10}$ m.
10. Length of same in Connecticut,	- - -	all.
11. Total Length of double track,	- - -	none.

12. Length of same in Connecticut, - - -	none.
13. Miles of track laid with steel rails, - - -	none.
14. Aggregate length of wooden bridges, - - -	66 feet.
15. Aggregate length of iron bridges, - - -	none.
16. Aggregate length of stone arch bridges, -	none.
17. Number of public highways crossed at grade in Connecticut, - - - - -	6
18. Number of railroads crossed at grade in Connecticut, - - - - -	none.
19. Name of each, - - - - -	
20. *Total number of stations on the entire road, -	1
	and 2 flag stations.
21. Number of same in Connecticut, - - -	all.

☞ Further answers to questions are included in the returns of the Hartford, Providence and Fishkill Railroad, to which this road is leased.

INCOME.

1. From passengers :

On main road and branches owned by company, - - - - -

To and from other roads, - - -

2. From freight :

On main road and branches owned by company, - - - - -

To and from other roads, - - -

3. U. S. Mails, - - - - -

4. Rents, - - - - -

5. Expresses, - - - - -

6. Total income, from leases, - - - - - 4,785.30

7. Income per mile of road operated, - - -

8. Proportionate income for Connecticut, -

9. Income above operating expenses—Expenses for year, dividend, repairs, taxes, insurance and salaries, - - - - - 2,767.58

*Does not include stations on roads that are leased.

10. Amount paid for interest, - - - -	3,015.00
11. Total net income, - - - - -	
12. Number and per cent. dividends,—1 of 6 per cent. on preferred stocks.	
13. Amount paid in dividends, - - - -	1,828.00
14. Paid to sinking fund, - - - - -	
15. Surplus for the year, - - - - -	none.
16. Surplus last year, - - - - -	1,034.30
17. Total surplus,— - - - -	
18. Surplus invested as follows :	
Cash and loans, - - - - -	981.37
Balance of account due the company,	
Materials, fuel, and stores, - - - -	
Other items, - - - - -	

Attest, J. J. ROBINSON, President.

Attest, A. PARK HAMMOND, Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF TOLLAND. }

ROCKVILLE, December 8, 1873.

Then personally appeared, J. J. Robinson, President, and A. Park Hammond, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

JOHN H. KITE,

Notary Public.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, J. J. ROBINSON, Rockville, Conn.

Secretary, A. PARK HAMMOND, Rockville, Conn.

Treasurer, A. PARK HAMMOND, Rockville, Conn.

Superintendent, A. H. PUTNAM, Rockville, Conn.

BOARD OF DIRECTORS.

J. J. ROBINSON, Rockville, Conn.

GEORGE MAXWELL, Rockville, Conn.

CROPLEY FILTON, Rockville, Conn.

H. L. JAMES, Rockville, Conn.

A. PARK HAMMOND, Rockville, Conn.

SOUTH MANCHESTER RAILROAD.

*Return of the South Manchester Railroad Company, for the year
ending September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$40,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	40,000.00
3. Capital Stock actually paid in, - -	40,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	none.
5. Capital Stock issued upon which no payment has been made either in cash or its equiv- alent, - - - - -	none.
6. Total number of shares of Stock issued,	400.00
7. Par value per Share of Capital Stock, -	100.00
8. Total par value of Stock issued, - - -	40,000.00
9. Total market value on the 30th September, of the Stock issued, - nominally nothing now in market.	
10. Amount of Capital Stock issued per mile of railroad owned by the company, - -	17,777.78
11. Proportion of Stock issued for Connecticut,-	40,000.00
12. Amount of Stock held in Connecticut, - -	40,000.00
13. Number of Stockholders residing in Connec- ticut, - - - - -	9

DEBTS.

1. Total amount of funded debt, - - -	none.
First mortgage bonds due (when ?) -	“

Rate of interest, (what?) per cent.,		
First and second mortgage bonds due (when?),		
Rate of interest (what) per cent.,		
All others describe in same manner.		
2. Amount of floating debt,	- -	none.
3. Total amount of funded and floating debt,	-	"
4. Proportion of same per mile of road,	- -	"
5. Proportion of same for Connecticut,	-	"

COST.

1. Total cost of entire road to date,	- -	\$67,000.00
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	- -	29,777.78
3. Proportion of same for Connecticut,	-	All.
4. *Total cost of entire equipment,	- -	
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road,	-	
6. Proportion of same for Connecticut,		

CHARACTERISTICS.

1. Total length of main line of road,	- -	2 $\frac{1}{4}$ miles.
2. Length of the same in Connecticut,	-	2 $\frac{1}{4}$ "
3. Length of the same in other States, (giving the names of States and length in each)-	-	none.
4. Name and length of branches,	- -	"
5. Total length of branches,	- - -	"
6. Length of same in Connecticut,	- -	"
7. Aggregate length of sidings,	- - -	1,500 feet.
8. Length of same in Connecticut,	- -	1,500 "
9. Total length of track for the entire road, (single track miles,)	- - - -	2 $\frac{1}{4}$ miles.
10. Length of same in Connecticut,	- -	2 $\frac{1}{4}$ "

* Furnished by Hartford, Providence and Fishkill R. R. Company.

11. Total length of double track, - - -	none.
12. Length of same in Connecticut, - -	none.
13. Miles of track laid with steel rails, - -	none.
14. Aggregate length of wooden bridges, -	none.
15. Aggregate length of iron bridges, - -	none.
16. Aggregate length of stone arch bridges, -	none.
17. Number of public highways crossed at grade in Connecticut, - - - -	4
18. Number of railroads crossed at grade in Con- necticut, - - - -	none.
19. Name of each,	
20. *Total number of stations on the entire road, -	1
21. Number of same in Connecticut, - - -	1

This road is leased to the Hartford, Providence and Fishkill R. R. Company for the proceeds, and all business concerning motive power and cars, fares and freights, doings during the year, and expenditures and income, is arranged by that company.

Attest,

F. W. CHENEY, President.

Attest,

CHAS. CHENEY, Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. }

MANCHESTER, Dec. 1st, 1873.

Then personally appeared, F. W. Cheney, president, and Chas. S. Cheney, treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

RICHARD O. CHENEY,

Notary Public.

*Does not include stations on roads that are leased.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, FRANK W. CHENEY, Hartford, Ct.

Secretary, RICHARD O. CHENEY, South Manchester.

Treasurer, CHARLES S. CHENEY, “

BOARD OF DIRECTORS.

RALPH CHENEY, South Manchester, Ct.

RUSH CHENEY, “ “

FRANK CHENEY, “ “

FRANK W. CHENEY, Hartford, Ct.

RICHARD O. CHENEY, South Manchester, Ct.

NEW YORK, HOUSATONIC AND NORTHERN RAILROAD.

Return of the New York, Housatonic and Northern Railroad Company, for the year ending Sept. 30th, 1873, under the Act of 1872.

CAPITAL STOCK.

1. Capital Stock authorized by charter, - - -	3,000,000.00
2. Capital Stock authorized by votes of the Company, - - - none other than the above.	
3. Capital Stock actually paid in, - - -	261,200.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, - - -	none.
5. Capital Stock issued upon which no payment has been made, either in cash or its equivalent, - - - - -	none.
6. Total number of shares of Stock issued, - - -	2,412
7. Par value per share of Capital Stock, - - -	100.00
8. Total par value of Stock issued, - - -	241,200.00
9. Total market value on the 30th of September, of the Stock issued, - - - - no market value.	
10. Amount of Capital Stock issued per mile of railroad owned by the company, being for 23 miles wholly and partly built, - - -	10,487.82
11. Proportion of Stock issued for Connecticut, - - -	$\frac{2}{3}$
12. Amount of Stock held in Connecticut, - - -	42,800.00
13. Number of Stockholders residing in Connecticut, - - -	42

DEBTS.

1. Total amount of funded debt, - - -	\$249,000.00
First mortgage bonds due (when?) Oct. 1st, 1902.	
Rate of interest, (what?) per cent., -	7 per cent. gold.
Second mortgage bonds due (when?) -	none.
Rate of interest (what?) per cent., -	none.
All others describe in same manner.	
No other.	
2. Amount of floating debt, - - -	225,374.37
3. Total amount of funded and floating debt, -	474,374.37
4. Proportion of same per mile of road, - -	7,806.24
5. Proportion of same for Connecticut, -	$\frac{1}{8}$

COST.

1. Total cost of entire road to date, - -	649,074.77
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, 60 miles,	10,817.91
3. Proportion of same for Connecticut, - -	$\frac{1}{8}$
4. Total cost of entire equipment, - -	12,737.17
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, - -	2,374.28
6. Proportion of same for Connecticut, -	All.

CHARACTERISTICS.

1. Total length of main line of road, - -	About 60 miles.
2. Length of the same in Connecticut, -	$15\frac{8}{100}$
3. Length of the same in other States, (giving the names of States and length in each), New York, - - - -	$44\frac{1}{100}$

NEW YORK, HOUSATONIC AND NORTHERN RAILROAD. 225

4. Name and length of branches,	-	-	-	None built.
5. Total length of branches,	-	-	-	none.
6. Length of same in Connecticut,	-	-	-	none.
7. Aggregate length of sidings,	-	-	-	No data.
8. Length of same in Connecticut,	-	-	-	No data.
9. Total length of track for the entire road, (single track miles,)	-	-	-	5 ³⁶ / ₁₀₀ miles finished*
10. Length of same in Connecticut,	-	-	-	" " "
11. Total length of double track,	-	-	-	none.
12. Length of same in Connecticut,	-	-	-	none.
13. Miles of track laid with steel rails,	-	-	-	none.
14. Aggregate length of wooden bridges,	-	-	-	One of 172 feet.
15. Aggregate length of iron bridges,	-	-	-	none.
16. Aggregate length of stone arch bridges, two of 25 feet each,	-	-	-	50 feet.
17. Number of public highways crossed at grade in Connecticut,	-	-	-	3
18. Number of railroads crossed at grade in Connecticut,	-	-	-	none.
19. Name of each,	-	-	-	None.
20. †Total number of stations on the entire road, finished,	-	-	-	2
21. Number of same in Connecticut,	-	-	-	2

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

22. Name, termini, and length of each,	-	-	-	none.
23. Total length of all,	-	-	-	none.
24. Total length of all in Connecticut,	-	-	-	none.
25. Total number of stations on all roads operated by this company,	-	-	-	none.
26. Total number of same in Connecticut,	-	-	-	none.

* About 17 miles more in New York being completed.

† Does not include stations on roads that are leased.

MOTIVE POWER AND CARS.

	No.	Weight in Pounds.
1. Number of engines, average weight with tender full, - - - - -	1	22,000
2. Number of passenger cars, average weight,		
3. Number of merchandise cars, average weight, - - - - -		} none.
4. Number of baggage cars, average weight,		
5. Number of gravel and other cars, - - - - -		
6. Number of men employed exclusive of those engaged in construction, - - - - -		
7. Average rate of speed of express passenger trains when in motion, - - - - -		
8. Average rate of same, including stops, - - - - -		
9. Average rate of speed of accommodation trains,		
10. Highest rate of speed allowed freight trains in motion, - - - - -		

This road being leased to and operated by the Housatonic R. R. Company, which pays all expense of maintenance and operation, reference is made to the report of that company for all details left unanswered in this report.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, - - - - -
2. Highest rate of same for distances more than three miles, - - - - -
3. Highest rate per mile for through passengers, - - - - -
4. General average rates, - - - - -
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes, - - - - -
6. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, - - - - -
7. Average rate of freight per ton per mile for first, second, third, and fourth classes, - - - - -

DOINGS DURING THE YEAR.

1. Miles run by passenger trains, -	-	-	-
2. Miles run by freight trains, -	-	-	-
3. Miles run by other trains, -	-	-	-
4. Total miles run, -	-	-	-
5. Number of passengers carried, -	-	-	-
6. Number of passengers carried one mile, -	-	-	-
7. Number of passengers carried one mile to and from other roads, -	-	-	-
8. Tons of merchandise carried, -	-	-	-
9. Tons of merchandise carried one mile, -	-	-	-
10. Tons of merchandise carried to and from other roads,	-	-	-

*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT
DURING THE YEAR.

1. Extension or alteration of road, -	-	-	\$36,687.10
2. Land or land damages, -	-	-	-
3. New buildings, -	-	-	752.79
4. New rolling stock, -	-	-	-
5. Any other expenditure, -	-	-	-
6. Total, -	-	-	37,439.89

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road exclusive of bridges and new rails, -	-	-	-
2. New iron rails, (No. of tons and cost,)	-	-	-
3. New steel rails, (No. of tons and cost,)	-	-	-
4. Repairs of bridges, -	-	-	-
5. Repairs of buildings and fixtures,	-	-	-
6. Repairs of fences, -	-	-	-

*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

7. Removing ice and snow, - -
8. Total for maintenance of way, -
9. Cost per mile of road kept in repair,
10. Proportion for Connecticut, -

Cost of Maintenance of Motive Power and Cars.

1. Repairs of locomotives, -
2. Repairs of machinery, -
3. Repairs of passenger, baggage,
and mail cars, - -
4. Repairs of freight cars, -
5. Cost of fuel,—wood, coal, -
6. Oil used by engines and cars,
7. Waste and other material used
for cleaning, - -
8. Total for maintenance of motive
power and cars, - - -
9. Cost per mile of road operated, -
10. Proportion for Connecticut, -

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to
passenger department, - - -
2. Salaries, wages, and incidentals, chargeable to
freight department, - - -
3. Wages of switchmen, signal men, gate keepers,
and watchmen, - - -
4. Gratuities, - - -
5. Damages for injuries to persons, - -
6. Damages for cattle killed, - -
7. Damages for loss of goods and baggage, -
8. Damages to property, including damages by
fire, - - -
9. Taxes, - - - - 463.52
10. Insurance, - - -
11. Telegraph expenses, - -
12. Amount paid other companies as rent for use of
road, specifying each company, - -

13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - - -

14. General salaries and office expenses, law expenses, and all other expenses (except interest), not included in any of the above items, _____

15. Total Miscellaneous, - - - - -

16. Amount per mile of road operated, _____

17. Proportion for Connecticut, - - - - -

1. *Total expenditure for operating the road, - - - - -

2. Total cost per mile of road operated, -

3. Proportionate total for Connecticut, _____

INCOME.

1. From passengers: *net* under lease—

On main road and branches owned by company, - - - - - \$2,361.30

To and from other roads, - - - - -

2. From freight: *net* under lease—

On main road and branches owned by company, - - - - - 3,957.43

To and from other roads, - - - - -

3. U. S. Mails, *net* under lease, - - - - - 83.25

4. Rents, - - - - -

5. Expresses, - - - - -

6. Total income, - - - - - \$6,401.98

7. Income per mile of road operated, -

8. Proportionate income for Connecticut, -

9. Income above operating expenses, - - - - -

10. Amount paid for interest, - - - - -

11 Total net income, - - - - -

*Total amount of the three previous articles.

12. Number and per cent. dividends,	-	-	-	-
13. Amount paid in dividends,	-	-	-	-
14. Paid to sinking fund,	-	-	-	-
15. Surplus for the year,	-	-	-	-
16. Surplus last year,	-	-	-	-
17. Total surplus,	-	-	-	-
<hr/>				
18. Surplus invested as follows:				
Cash and loans,	-	-	-	-
Balance of accounts due the Company,	-	-	-	-
Materials, fuel and stores,	-	-	-	-
Other items,	-	-	-	-
<hr/>				

STATEMENT OF EACH ACCIDENT.

No accidents.

Attest,

WM. R. KIRKLAND, President.

Attest,

SEWALL SERGEANT, Treasurer.

STATE OF NEW YORK,

COUNTY OF NEW YORK. }

DECEMBER 10TH, 1873.

Then personally appeared William R. Kirkland, president, and Sewall Sergeant, treasurer, and severally made oath that the foregoing return by them subscribed is true and correct, according to their best knowledge and belief.

Before me,

JAMES W. HALE,

Notary Public.

69 Wall Street.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, WILLIAM R. KIRKLAND, 74 Wall St., N. Y. City.

Vice-President, DAVID S. DUNCOMB, 8 Pine St.

Secretary and Treasurer, SEWELL SERGEANT, 74 Wall Street,
New York City.

BOARD OF DIRECTORS.

WILLIAM R. KIRKLAND,	New York City.
DAVID S. DUNCOMB,	"
ERASTUS F. MEAD,	"
SEWALL SERGEANT,	"
ASHLEY H. BALL,	"
GEORGE LEMMON,	"
GEORGE W. MEAD,	Brooklyn, N. Y.
THOMAS CLARK, Jr.,	"
JOSEPH BENEDICT,	South Salem, N. Y.
WALTER KEELER,	North Salem, N. Y.
ROGER AVERILL,	Danbury, Conn.
SILAS D. MEAD,	Greenwich, Conn.
P. S. WHITCOMB,	Keeseville, N. Y.

RIDGEFIELD AND NEW YORK RAILROAD.

*Return of the Ridgefield and New York Railroad Company for the
year ending September 30th, 1873, under the Act of 1872.*

CAPITAL STOCK.

1. Capital stock authorized by charter, - -	\$1,250,000.00
2. Capital stock authorized by votes of the company, - - - - -	1,250,000.00
3. *Capital stock actually paid in, - - -	160,680.00
4. Capital stock issued for earnings which had not been divided among the stockholders, -	
5. Capital stock issued upon which no payment has been made either in cash or its equivalent, -	none.
6. Total number of shares of stock issued, -	4,142.00
7. Par value per share of capital stock, - -	50.00
8. Total par value of stock issued, - - -	207,100.00
9. Total market value on the 30th of September, of the stock issued, - - - - -	
10. Amount of capital stock issued per mile of railroad owned by the company, - -	9,000.00
11. Proportion of stock issued for Connecticut, -	2,398 shares.
12. Amount of stock held in Connecticut, - -	119,900.00
13. Number of stockholders residing in Connecticut,	108

* The difference in capital stock issued and capital stock paid in arises from the fact that the shares of delinquent subscribers have been sold at public auction, according to the statute, for a nominal sum.

DEBTS.

1. Total amount of funded debt, - - - -	nothing.
First mortgage bonds due (when?) -	
Rate of interest (what?) per cent., - -	
Second mortgage bonds due (when?) -	
Rate of interest (what?) per cent., - -	
All others describe in same manner.	
2. Amount of floating debt, - - - -	none.
3. Total amount of funded and floating debt, -	none.
4. Proportion of same per mile of road, -	none.
5. Proportion of same for Connecticut, - -	none.

COST.

1. Total cost of entire road to date, - - - -	\$175,000.00
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.) - -	
2. Proportion of same per mile of road, -	7,608.00
3. Proportion of same for Connecticut, - -	118,256.00
4. Total cost of entire equipment, - - - -	no equipment.
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above,) - - - -	
5. Proportion of same per mile of road, -	
6. Proportion of same for Connecticut, - -	

CHARACTERISTICS.

1. Total length of main line of road, - - - -	23 $\frac{23}{100}$ miles.
2. Length of the same in Connecticut, - -	15 $\frac{94}{100}$ miles.
3. Length of the same in other states (giving the names of states and length in each,)—in New York, - - - -	7 $\frac{35}{100}$ miles.
4. Name and length of branches, - - - -	
5. Total length of branches, - - - -	
6. Length of same in Connecticut, - -	

7. Aggregate length of sidings, - - - -
8. Length of same in Connecticut, - - -
9. Total length of track for the entire road (single track miles), - - - -
10. Length of same in Connecticut, - - -
11. Total length of double track, - - -
12. Length of same in Connecticut, - - -
13. Miles of track laid with steel rails, - - -
14. Aggregate length of wooden bridges, - - -
15. Aggregate length of iron bridges, - - -
16. Aggregate length of stone arch bridges, - - -
17. Number of public highways crossed at grade in Connecticut, - - - -
18. Number of railroads crossed at grade in Connecticut, - - - -
19. Name of each,— - - -
20. *Total number of stations on the entire road,
21. Number of same in Connecticut, - - -

Attest, ELLWOOD BURDSALL, President

Attest, HIRAM K. SCOTT, Treasurer.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. }

NOVEMBER 29, 1873.

Then personally appeared, Hiram K. Scott, Treasurer, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief. Before me,

ELIJAH L. THOMAS,

Justice of the Peace.

* Does not include stations on roads that are leased.

STATE OF NEW YORK, }
COUNTY OF WESTCHESTER. }

On the third day of December, 1873, personally came before me Ellwood Burdsall, President, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief. Before me,

JOHN E. MARSHALL,

Notary Public,

In and for Westchester County, New York.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

President, ELWOOD BURDSALL, Port Chester, N. Y.
Vice-President, WILLIAM J. MEAD, Greenwich, Conn.
Secretary, EPHRAIM SOURS, Port Chester, N. Y.
Treasurer, HIRAM K. SCOTT, Ridgefield, Conn.

BOARD OF DIRECTORS.

ELWOOD BURDSALL, Port Chester, N. Y.
EPHRAIM SOURS, Port Chester, N. Y.
W. P. ABENDROTH, Port Chester, N. Y.
WM. J. MEAD, Greenwich, Conn.
HANFORD LOCKWOOD, Greenwich, Conn.
SETH S. COOK, Long Ridge, Conn.
FLOYD T. PALMER, Long Ridge, Conn.
PETER P. CORNEN, Ridgefield, Conn.
DANIEL L. ADAMS, Ridgefield, Conn.
HIRAM K. SCOTT, Ridgefield, Conn.

L A W S

RELATING TO

RAILROADS.

LAWS RELATING TO RAILROADS.

OF RAILROADS OPERATED BY STEAM.

SECT. 443. All railroad companies that have ^{1849. 2} been, or shall be incorporated, under the authority ^{Railroad companies to be governed by the provisions of this act, except, &c.} of this state, except railroad companies which transport passengers or freight on their roads by animal power alone, shall have all the powers and privileges, and be subjected to all the duties, liabilities, and other provisions, contained in the one hundred and three succeeding sections of this act, respecting such companies, except when otherwise specially provided in their charters.

SECT. 444. The immediate government and ^{Organization of the company, officers, &c.} direction of the affairs, of every such company, shall be vested in a board of not less than nine directors, who shall be annually chosen by the company, in the manner hereinafter provided, and shall hold their offices until others shall be duly elected in their places; and the said directors shall elect one of their own number president of the board, who shall also be president of the company, and they may also choose a clerk, or secretary, who shall also be clerk and secretary of the company, and who shall be sworn to a faithful discharge of his duty, and a treasurer who shall give bonds to the company in such sums as shall be required by the by-laws, for the faithful discharge of his trust.

SECT. 445. No person who is president or vice-president of any railroad company, situated wholly without this state, having a corporate existence, and a board of officers, distinct from, and uncon- ^{1853. President or vice-president of company out of state not eligible to similar office in this state.}

nected with, any railroad situated in and incorporated by the laws of this state, shall be eligible to, or hold the office of, president or vice-president of any railroad company, situated in whole or in part in this state, and incorporated in whole or in part by the laws thereof.

Supervision over
management of
road.

SECT. 446. The president and directors of every railroad company shall maintain by its president or vice-president, or by an executive committee of the directors, a watchful supervision over the management of its road.

1849.
Meetings, how
called.

SECT. 447. All meetings of the company shall be called and notified in such manner as shall be provided in the by-laws, and at such meetings each member shall be entitled to one vote for each share held by him.

1852.
Proxy voting
regulated.

SECT. 448. No person shall be entitled to vote, at any meeting of the stockholders in any railroad company, by virtue of any proxy or power of attorney, unless the same shall have been executed within twelve months immediately preceding such meeting; and no such proxy or power of attorney shall be used at more than one annual meeting of said stockholders.

1858.
President, &c.,
of railroad com-
pany not to vote
on stock of other
person.

SECT. 449. Every railroad company in this state, at a meeting of its stockholders, may prohibit its officers from voting in the election of directors for such company upon any other stock than their own; and no officer of such company shall request or solicit any stockholder to execute a power of attorney to any person whatever, to vote upon the stock of such railroad company; and no person shall be allowed to vote by virtue of a power so obtained; and any person who shall violate the provisions of this section shall be disqualified from holding any office in said railroad company for the term of one year thereafter.

Penalty.

1864.
Railroad con-
tractors or stock-
holders may not
vote on stock,
when.

SECT. 450. No railroad contractor or stockholder in any railroad company shall be allowed to vote on any stock subscribed for by him, to be paid in work or materials, unless he shall have paid in full, in the manner agreed, all assessments or installments, legally called by such company, on said stock.

Subscribers may
not vote on stock
unless assess-

SECT. 451. No subscriber to the capital stock of any railroad company shall be allowed to vote

on any of said stock, unless all assessments or installments, legally called by such company, shall have been paid in full. ments, &c., are paid in full.

SECT. 452. The shares in the capital stock of any railroad company shall be deemed personal estate and may be transferred by any conveyance in writing, registered either by the treasurer in books to be kept in his office, or by the secretary, clerk, or other officer duly authorized by the directors, in books to be kept at such other place as they may appoint; and no conveyance of any such shares shall be valid against any other person than the grantor or his representatives, unless so registered. 1849. Shares of stock to be personal estate: how transferable.

SECT. 453. The president and directors of every railroad company may, from time to time, make such equal assessment on all the shares in said company as they may deem expedient and necessary for the purposes of the company, and may direct the same to be paid to the treasurer in such manner, and with such notice as may be prescribed by the by-laws of said company; and if any stockholder shall neglect to pay his assessment for the space of thirty days after notice from the treasurer, the directors may order the treasurer, after giving notice of the sale, to sell such shares at public auction to the highest bidder, and the same shall accordingly be transferred to the purchaser; and if the shares of any delinquent stockholder shall not sell for a sum sufficient to pay his assessment, with interest and charges of sale, he shall be liable to the company for any deficiency; and if any such shares shall sell for more than the assessment so due, with interest and charges of sale, he shall be entitled to the surplus remaining after such sale; but no assessment shall be laid upon any shares in such company, to a greater amount than the sum at which the shares shall be fixed by the charter of such company.* Assessments on shares, how made and collected.

SECT. 454. There shall be three persons appointed by the general assembly, to be styled railroad commissioners, each of whom shall hold his office for three years, and until his successor is 1853. 1865. Railroad commissioners, how appointed, their terms of office, and who shall

* Where no by-law prescribes mode of notice of assessment, directors may prescribe. *Danbury and Norwalk Railroad Co. v. Wilson*, 22 C. R. 435.

not be commis-
sioners.

appointed and qualified, except when he shall be appointed to fill a vacancy, and the appointment shall be so arranged that one vacancy shall occur and one new appointment shall be made every year, but any person going out of office may be reappointed; and the governor may fill all vacancies that may occur during the recess of the general assembly, and the commissioner or commissioners, appointed by him shall hold office until the next session of the general assembly; but no person, being at the time a director, superintendent, or stockholder, of any railroad company in this state, shall be appointed as such commissioner, and whenever any such commissioner shall be, directly or indirectly, in any way employed by any railroad company in this state, his office shall become vacant.

1858.
To take oath.

SECT. 455. Before entering on the duties of their office, the railroad commissioners shall make oath that they will faithfully and impartially discharge all the duties incumbent upon them in their said office, agreeably to the constitution and laws and according to their best abilities and understanding; a certified copy of which oath they shall within thirty days thereafter, cause to be filed in the office of the secretary of this state.

Record of com-
plaints, &c., to
be kept by com-
missioners.

SECT. 456. The railroad commissioners shall make and keep a record of all complaints, or other papers, addressed to them officially, and of all their official acts and proceedings, and of all facts learned in relation to any casualty, and the names of the persons from whom derived, or by whom they may be proved; and they may, on special occasions, employ experts, or other agents, whose services they may deem to be temporarily of importance.

May employ ex-
perts.

To pass free on
railroads when on
duty.

SECT. 457. The railroad commissioners shall have the right of passing, free of charge, in the performance of their duties, on all the railroads in the state, and to take with them any person in their official employment.

1862.
Fees, and by
whom paid.

SECT. 458. The railroad commissioners shall be entitled to charge and receive for their services, at the rate of three dollars a day for the time actually employed, and all reasonable expenses, for the examinations of the several railroads in this state, provided in the four hundred and sixty-sec-

ond section of this act, which shall be apportioned among the several railroad companies in this state, in proportion to the length of main track or tracks of the respective railroads in operation within the limits of this state.

In addition, July 19th, 1867.

SECT. 1. That section four hundred and fifty-eight of the Act concerning Communities and Corporations, be, and the same is hereby amended so that the compensation of the railroad commissioners shall be five dollars per day for the time actually expended in the performance of their duties, instead of three dollars per day, as is now provided in said section. And that a thorough examination of the condition of the track, road bed, bridges, and masonry, of each of the railroads in this state may be made; it shall be, and is hereby made the duty of the railroad commissioners in each examination of the several railroads by them made to pass over the same at a rate of speed not exceeding six miles per hour, and to stop at each culvert, bridge, and piling, and make a personal examination of the same: and they shall examine the rails and ties at some point in each and every mile, and shall make such rules and order such repairs as, upon such examination, they shall deem the public good demands.

Compensation
railroad com-
missioners.

Examination of
railroads, how
made.

SECT. 2. The said railroad commissioners are hereby empowered, and it shall be their duty to make such rules and regulations in regard to the platforms and all outbuildings at the several railroad stations and depots in this state as shall, in their judgment be expedient and for the interest of the public.

Platform and
outbuildings at
depots.

SECT. 3. All acts and parts of acts inconsistent herewith are hereby repealed.

Repeal.

SECT. 459. Whenever, in the opinion of the railroad commissioners, special services are required and rendered to any railroad company, or whenever any special services are requested by it, the fees and expenses of the commissions for such special services, after being audited and allowed as hereinafter provided, shall be paid by the company or companies for whose special or particular benefit the services were rendered.

Special services
of commissioners
to be paid by the
corporation re-
quiring them.

Accounts of railroad commissioners, how audited and apportioned.

SECT. 460. The railroad commissioners shall in the month of July, annually, present to the secretary, treasurer, and comptroller of public accounts, their respective accounts in detail, of their fees and expenses as such commissioners, for the year preceding the fourth day of July in each year, distinguishing the services and expenses for the general examination from the special services and expenses as provided in the preceding section which accounts shall be verified, supported, and proved, by their oath; and the secretary, treasurer, and comptroller, shall examine and audit such accounts, and when said accounts are audited and allowed by them, the comptroller shall apportion the sums so allowed to be paid by the several companies; and the rule of apportionment shall be, to divide the fees and expenses of the general examinations among the several companies, in proportion to the length of the main track or tracks of the respective railroads within the limits of this state; and the fees or expenses incurred for any one or more companies, shall be assessed to and upon the particular company for whose benefit, or at whose request the same accrued; and each company, and the trustees, assignees, lessees, or other parties, operating any road, shall pay the railroad commissioners their proportion of the general account, and also the amount assessed and charged against it for special services and expenses.

An Act in Addition.

Railroad commissioners to render semi-annual accounts.

SECT. 1. The railroad commissioners shall, in the months of July and January, present to the secretary, treasurer, and comptroller of public accounts, their respective accounts in detail of their fees and expenses as such commissioners, for the six months next preceding the fourth day of January, and the fourth day of July in each year.

Repeal.

SECT. 2. So much of any act now in force as is inconsistent with the provisions of this act is hereby repealed.

Approved, July 27th, 1871.

No compensation

SECT. 461. No railroad commissioner shall ask,

demand, or receive, from any railroad company, any money or other compensation whatever, for services rendered or expenses incurred in his official capacity, until the account for such services and expenses are audited and allowed, as provided in the next preceding section.

SECT. 462. The railroad commissioners shall, at least twice in each year, examine the several railroads in this state, and made a like examination of any railroad within the limits of any town, when thereto requested, in writing, by the selectmen of such town, and shall see that the same are kept in suitable repair, and that the railroad companies faithfully comply with the laws of this state, and the provisions of their several charters; and said commissioners shall cause such portions of the laws as relate to the duty of railroad companies, and the offenses against railroads, as they may deem proper, to be published and posted up in some conspicuous place in every railroad depot, and at such other places as they shall direct.

1850.
1856. 1862.
Shall examine
railroads twice a
year, and at other
times, when.

SECT. 463. The railroad commissioners, or any two of them, may, as often as they may deem expedient, and at their discretion, or upon complaint, in writing, under oath of any person alleging any particular in which the conduct of any railroad company, or its agent, is inconsistent with the public safety; and shall, upon complaint made, in writing, by any number of stockholders, or creditors, not less than five, assigning in good faith sufficient reason therefor, visit and inspect the railroad of such company, in this state, its rails, switches, road crossings, buildings, stations, works, bridges, and the engines and cars belonging thereto, and shall investigate the condition of such railroad and examine its by-laws and regulations, and the conduct of its officers and agents, and make any and all enquiries needful to determine whether the affairs of such company are managed conformably to law, and with public safety and convenience.

1853.
Commissioners
to visit and in-
spect railroads,
&c

SECT. 464. Whenever the railroad commissioners intend to examine the road of any railroad company, they shall give notice thereof, in writing, to such company, and of the time of their proposed examination; and if, upon such an examina-

Commissioners
to give notice o
intention to e
amine road, at
may order re-
pairs.

tion, a majority of said commissioners shall be of opinion that safety to public travel or to the lives of the persons operating said road, require said railroad in any respect to be repaired, they shall forthwith, in writing, notify said company thereof, and order and direct said company to make the repairs required, within some reasonable time, to be by them limited for that purpose.

Penalty for neglect to make repairs.

SECT. 465. Any railroad company which shall neglect or refuse to make the repairs ordered by the railroad commissioners within the time limited by them, shall forfeit to the treasurer of the state one hundred dollars for each day, beyond the time so limited, until said repairs are completed to the acceptance of said commissioners.

1865.
May order how long ticket office shall be kept open.

SECT. 466. The railroad commissioners may, from time to time, make orders prescribing the length of time for which the ticket office, at any railroad station, shall be kept open for the sale of tickets previous to the departure of each passenger train from such station; and upon receiving the written complaint of any person, alleging that any such ticket office is not so kept open long enough reasonably to accommodate the public, the commissioners shall inquire into such a complaint without unnecessary delay, and, if they find the same to be true, they shall make a proper order for the correction of the evil mentioned in such complaint; and no railroad company, while neglecting to obey any such order, shall demand or receive more than the regular ticket price for the fare of any passenger, upon any of its trains, who may omit to procure a ticket before entering such train.

May direct how railroad companies shall manage their trains, &c., at highway crossings.

SECT. 467. For the purpose of preventing annoyance to the public through the obstruction of highway crossings, at or near railroad stations, by cars standing upon said crossings, or moving to and fro across the same, the railroad commissioners may, from time to time, make orders regulating the manner in which railroad companies shall manage their trains, engines, and cars at such places; and upon receiving the written complaint of any person, alleging that any railroad company is in the habit of annoying the public in the manner aforesaid, at any such place specified in said

complaint, the commissioners shall, without unnecessary delay, inquire into said complaint, and if they find the same to be true, they shall make a proper order for the evil specified in such complaint.

In addition, June 30th, 1866.

SECT. 1. That whenever it shall be necessary for any freight train on any railroad in this state to remain at any station for the purpose of receiving or delivering freight or for any other ordinary purpose, in such a position as to obstruct the ordinary travel on any public highway for a period of time exceeding five minutes, it shall be the duty of the person having charge of such freight train to cause the same to be separated in such a manner as to accommodate the public travel on such public highway; and any railroad company in this state in whose employment any person shall be who shall be guilty of a violation of this act; shall forfeit and pay a sum not exceeding ten dollars, to be recovered by an action on this statute to any person who shall sue therefor and prosecute his suit to effect.

Railroad freight trains not to obstruct ordinary travel on high ways.

SECT. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

Repeal.

SECT. 468. The railroad commissioners, from time to time, shall make such orders as they may deem necessary for the purpose of compelling railroad companies to furnish comfortable seats to all passengers upon their trains. The orders, provided in this and the next two preceding sections, shall be made by the commissioners, and served in the manner prescribed, in the next succeeding section of this act.

May compel railroad companies to furnish comfortable seats.

Orders, how enforced.

SECT. 469. The railroad commissioners shall advise and recommend to any railroad company to make such repairs upon its road, or upon any railroad bridge, or other property belonging to such company, as they shall deem necessary to the public safety, and to the safety of the operatives on said road; they shall recommend the adoption of additional signals, and other precautions, to prevent accidents, than those in use, and the employ-

1853.
Commissioners to advise repairs, the adoption of signals, rate of speed, &c.

ment of other and additional switchmen and signal-men, the application of safety-beams to the cars, stated examination of their wheels, axles, brakes, &c., having a due regard to the character and income of the road, also the number of brakemen that shall be placed and kept upon the trains of any road, and in what proportion to the number of cars connected with its trains; and if they shall deem necessary to the public safety, they shall recommend that express and other trains, run at high speed and on dangerous roads shall have a lookout upon the engine, distinct from the engine man and conductor, who shall, at the approach of danger, sound the whistle, which shall be affixed to the engine in close proximity to his seat, and which shall be so constructed that the sound cannot be mistaken for that of the engineer, on the alarm of which every brakeman shall immediately put on the brakes and stop the train; they shall advise as to the rate of speed of the trains upon any road, or upon descending grades, at dangerous crossings, or upon other portions of the same, if, in their judgment the rate adopted by the directors of such road, or run upon the same, shall be greater than is consistent with the public safety, they shall direct that suitable warning-boards are put up at such crossings as are dangerous, and signal men stationed, or gates erected, at such as are extra hazardous; or, if they shall deem proper, they shall direct that the engineer's whistle be blown continually, from a point eighty rods from any crossing, until the train has passed the same; and that such warning boards shall be placed over the track at the switches and near the station, or in other places, warning people against walking upon the track, on penalty of the law, as they may deem necessary and proper. All directions, advice, and recommendations, given and made by said commissioners, pursuant to the powers given in this section, shall be in writing, under the hands of said commissioners, or any two of them, served by copy upon the secretary of the company, by some indifferent person, and returned to the commissioners with an endorsement of service attested, sworn to, and the administration of the oath certified thereon, and shall be pre-

Directions, &c.,
how given.

served by them, as herein before provided ; and the commissioners shall report any neglect to adopt any recommendation or advice made as aforesaid to the next general assembly.

SECT. 470. If, upon examination of any railroad, or its management, or the affairs of any railroad company, a majority of the railroad commissioners shall be of opinion that its rails, bridges, switches, engines or cars, are in such a condition, or that its affairs are so conducted, as to endanger the safety of the public, or that said company has, in any material respect, violated the law, or refused to obey the directions of said commissioners, or of any judge of the superior court, made under and pursuant to the powers given in this act, or has suffered any person to hold or exercise the duties of any office in said company, contrary to the provisions of this act, said commissioners, or a majority of them, may make application to any judge of the superior court for an injunction to restrain such company, in whole or in part, from further proceeding with its business, and to restrain such persons from holding or exercising, or attempting to hold or exercise, the duties of such office, until a hearing can be had in the premises ; and said judge may issue such process and may, at his discretion, dissolve or modify said injunction, or make the same perpetual, and make such orders and decrees to suspend, restrain, or prohibit, the further proceedings of such company in its business, or such person in relation to such office, as in his judgment the public safety or the law may require, under such penalties as such judge may deem necessary and proper.

1853.

When commissioners may apply for injunction against corporations, &c.

SECT. 471. The directors of every railroad company shall, annually, on or before the first day of February, make report, under oath, to the railroad commissioners, of their acts and doings, and receipts and expenditures, under the provisions of its charter ; and every such company, whose directors shall neglect or refuse to make such reports, shall forfeit to the treasurer of the state the sum of twenty five dollars, for each day of such neglect or refusal, if said commissioner shall report the same to such treasurer, who shall collect the same by due process of law ; and the books of

1856.

Directors to make annual report to the commissioners.

every such company shall, at all times, be open to the inspection of any committee of the general assembly appointed for that purpose.

1853.
To call for re-
turns from the
companies, and
to have power to
examine officers,
& c., under oath.

SECT. 472. The railroad commissioners shall annually call for accurate and full returns and statistics from each railroad company, under the oath of the president thereof, in accordance with the blanks or forms hereafter appended, marked A, which blanks shall be furnished in duplicate to each railroad company in this state; and they may summon and examine under oath, all directors, officers, or agents of said companies, and such other witnesses as they may think proper, in relation to the affairs, transactions, and condition of said companies; and said directors, officers, agents, or other persons, who shall refuse, without justifiable cause, to appear and testify when thereto required, as aforesaid, or who shall in any way obstruct any railroad commissioner in the discharge of his duty, as prescribed in this act, shall be punished by a fine not exceeding one thousand dollars, or by imprisonment for a term not exceeding one year.

In Addition, August 1st, 1872.

Annual reports
of railroad com-
panies.

SECT. 1. The several railroad companies shall annually make to the railroad commissioners full report, and give accurate statistics for the year ending the thirtieth day of September, in accordance with the blank forms hereafter appended marked Schedule B, to be furnished in duplicate to each railroad company by the railroad commissioners, which report and statistics shall be signed under oath by the president and treasurer of the railroad company, or by a majority of the trustees who may be operating any railroad, and shall be returned to the railroad commissioners on or before the first day of December.

Penalty for refusal or neglect to
make report.

SECT. 2. Every railroad company whose president and treasurer or trustees shall refuse or neglect to make the returns required by the preceding section, shall forfeit to the treasurer of the state the sum of twenty-five dollars for each day of such neglect or refusal, and said commissioners shall report the same to such treasurer, who shall col-

lect the same by due process of law ; and the books of every such company shall at all times be open to the inspection of any committee of the general assembly appointed for that purpose.

SECT. 3. The railroad commissioners may summon and examine, under oath, all directors, officers, agents, or trustees, of any railroad company, and such other witnesses as they may think proper, in relation to the affairs, transactions, and condition of said company ; and said directors, officers, agents, trustees, or other persons, who shall refuse, without justifiable cause, to appear and testify, when thereto required as aforesaid, or who shall in any way obstruct any railroad commissioner in the discharge of his duty as prescribed in this act or in the act to which this act is an amendment, shall be punished by a fine not exceeding one thousand dollars, or by imprisonment for a term not exceeding one year, or by such fine and imprisonment both.

Powers of railroad commissioners to examine witnesses.

SECT. 4. Sections four hundred seventy-one and four hundred seventy-two of title seven, chapter seven, of the general statutes are hereby repealed.

Repeal.

SCHEDULE B.

CAPITAL STOCK.

1. Capital stock authorized by charter.
2. Capital stock authorized by votes of the company.
3. Capital stock actually paid in.
4. Capital stock issued for earnings which had not been divided among stockholders.
5. Capital stock issued upon which no payment has been made either in cash or its equivalent.
6. Total number of shares of stock issued.
7. Par value per share of capital stock.
8. Total par value of stock issued.
9. Total market value on the 30th of September of stock issued.

10. Amount of capital stock issued per mile of railroad owned by the company.
11. Proportion of stock issued for Connecticut.
12. Amount of stock held in Connecticut.
13. Number of stockholders residing in Connecticut.

DEBTS.

1. Total amount of funded debt.

First mortgage bonds due.	}
Rate of interest per cent.	}
Second mortgage bonds due.	}
Rate of interest per cent.	}
All others.	
2. Amount of floating debt.
3. Total amount of funded and floating debt.
4. Proportion of same per mile of road.
5. Proportion of same for Connecticut.

COST.

1. Total cost of entire road to date.
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)
2. Proportion of same per mile of road.
3. Proportion of same for Connecticut.
4. Total cost of entire equipment.
(This item to include locomotives, cars, machinery, and tools, and machine shops not included above.)
5. Proportion of same per mile of road.
6. Proportion of same for Connecticut.

CHARACTERISTICS.

1. Total length of main line of road.
2. Length of same in Connecticut.
3. Length of same in other states (giving name of states and length in each.)
4. Name and length of branches.
5. Total length of branches.
6. Length of same in Connecticut.
7. Aggregate length of sidings.
8. Length of same in Connecticut.
9. Total length of track for the entire road (single track miles.)

10. Length of same in Connecticut.
11. Total length of double track.
12. Length of same in Connecticut.
13. Miles of track laid with steel rails.
14. Aggregate length of wooden bridges.
15. Aggregate length of iron bridges.
16. Aggregate length of stone arch bridges.
17. Number of public highways crossed at grade in Connecticut.
18. Number of railroads crossed at grade in Connecticut.
19. Name of each.
20. Total number of stations on entire road.
21. Number of same in Connecticut.

ROADS BELONGING TO OTHER COMPANIES OPERATED BY THIS
COMPANY UNDER LEASE.

22. Name, termini, and length of each.
23. Total length of all.
24. Total length of all in Connecticut.
25. Total number of stations on all roads operated by this company.
26. Total number of same in Connecticut.

MOTIVE POWER AND CARS.

1. Number of engines, average weight with tender full ().
2. Number of passenger cars, average weight ().
3. Number merchandise cars, average weight ().
4. Number of baggage cars, average weight ().
5. Number of gravel and other cars.
6. Number of men employed, exclusive of those engaged in construction.
7. Average rate of speed of express passenger trains when in motion.
8. Average rate of same, including stops.
9. Average rate of speed of accommodation trains.
10. Highest rate of speed allowed freight trains in motion.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles.
2. Highest rate of same for distances more than three miles.
3. Highest rate per mile for through passengers.

4. General average rates.
5. Highest rate of freight per ton per mile for first, second, third and fourth classes.
6. Lowest contract rate of same per ton per mile for first, second, third and fourth classes.
7. Average rate of freight per ton per mile for first, second, third and fourth classes.

DOINGS DURING THE YEAR.

1. Miles run by passenger trains.
2. Miles run by freight trains.
3. Miles run by other trains.
4. Total miles run.
5. Number of passengers carried.
6. Number of passengers carried one mile.
7. Number of passengers carried one mile to and from other roads.
8. Tons of merchandise carried.
9. Tons of merchandise carried one mile.
10. Tons of merchandise carried to and from other roads.

EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT

DURING THE YEAR.

1. Extension or alteration of road.
2. Land or land damages.
3. New buildings.
4. New rolling stock.
5. Any other expenditure.
6. Total.

EXPENDITURES FOR OPERATING DURING THE YEAR.

Cost of Maintenance of Way and Buildings.

1. Repairs of road, exclusive of bridges and new rails.
2. New iron rails (No. of tons and cost.)
3. New steel rails (No. of tons and cost.)
4. Repairs of bridges.
5. Repairs of buildings and fixtures.
6. Repairs of fences.
7. Removing ice and snow.

8. Total for maintenance of way.
9. Cost per mile of road kept in repair.
10. Proportion for Connecticut.

COST OF MAINTENANCE OF MOTIVE POWER AND CARS.

1. Repairs of locomotives.
2. Repairs of machinery.
3. Repairs of passenger, baggage and mail cars.
4. Repairs of freight cars.
5. Cost of fuel, wood, \$ } Total,
 coal,
6. Oil used by engines and cars.
7. Waste and other material for cleaning.
8. Total for maintenance of motive power and cars.
9. Cost per mile of road operated.
10. Proportion for Connecticut.

MISCELLANEOUS.

1. Salaries, wages and incidentals chargeable to passenger department.
2. Salaries, wages and incidentals, chargeable to freight department.
3. Wages of switchmen, signal-men, gate-keepers and watchmen.
4. Gratuities.
5. Damages for injuries to persons.
6. Damages for cattle killed.
7. Damages for loss of goods and baggage.
8. Damages to property, including damages by fire.
9. Taxes.
10. Insurance.
11. Telegraph expenses.
12. Amount paid other companies as rent for use of road, specifying each company.
13. Amount paid other companies in tolls for passengers and freight, specifying each company.
14. General salaries and office expenses, law expenses, and all other expenses (except interest) not included in any of the above items.
15. Total miscellaneous.
16. Amount per mile of road operated.
17. Proportion for Connecticut.

Total expenditure for operating the road.
 Total cost per mile of road operated.
 Proportionate total for Connecticut.

INCOME.

1. From passengers—
 On main road and branches owned by company.
 To and from other roads.
2. From freight—
 On main road and branches owned by company.
 To and from other roads.
3. U. S. Mails.
4. Rents.
5. Expresses.
6. Total income.
7. Income per mile of road operated.
8. Proportionate income for Connecticut.
9. Income above operating expenses.
10. Amount paid for interest.
11. Total net income.
12. Number and per cent. dividends.
13. Amount paid in dividends.
14. Paid to sinking fund.
15. Surplus for the year.
16. Surplus last year.
17. Total surplus.
18. Surplus invested as follows :
 Cash and loans.
 Balance of accounts due the company.
 Materials, fuel, and stores.
 Other items.

STATEMENT OF EACH ACCIDENT.

(Signed.)

(Signed.)

(Affidavit.)

*President.**Secretary.*

SECT. 473. The railroad commissioners shall make a report of the general conduct and condition of all the railroads within the state, to each general assembly, in the first week of its session, making such suggestions for legislation, as the public interest shall seem to them to require; and in case any violation of law, on the part of any railroad company shall come to the knowledge of said commissioners, they shall, in like manner, make report thereof.

Report to general assembly.

SECT. 474. Every railroad company may lay out its road, not exceeding six rods wide, and for the purpose of cuttings, embankments, and procuring stone and gravel, and for necessary turn-outs, take as much more land, within the limits of its charter, in the manner provided in this act as may be necessary for the proper construction and security of the road; and if it shall not be able to obtain land for the purposes aforesaid, by an agreement with the owners thereof, it shall pay therefor such damages as shall be estimated and determined by appraisers, to be appointed by a judge of the superior court in the manner hereinafter provided: and no land without the limits of said road shall be so taken, without the permission of the owner thereof, unless the railroad commissioners, on application of such company, and after notice to the said owner, shall first prescribe the limits within which land shall be taken for the purpose aforesaid; and no railroad company shall lay out, and finally locate its road, without the written approbation of the location by a majority of said commissioners, except so far forth as the location is definitely fixed in the act of incorporation.

1849.
Of width of road, and of obtaining materials for its construction.

Company may take land, on payment of appraisement.

Commissioners shall prescribe limits, &c.

SECT. 475. Whenever any railroad company intends to take land for the purpose of laying out, making and maintaining its railroad, such company may, before such land is actually taken and appropriated for such purpose, apply to any judge of the superior court for the appointment of appraisers, to estimate the damages that shall be occasioned by such laying out, making and maintaining such road; and after reasonable notice of the intended application shall have been given to the owner of said land, such judge shall appoint three appraisers, who shall estimate such damages, but shall

Proceedings to take land for railroad, how instituted, notice how given, and appraisements how made.

not include in such estimate the cost or expense of erecting and maintaining fences along the line of such railroad; and they shall return an appraisalment of such damages, in writing, under their hands, to the clerk of the superior court in the county where the land lies, who shall record it, and when so returned and recorded, such appraisalment shall have the effect of a judgment, and execution may issue, at the end of sixty days from the time of such return, in favor of the persons respectively to whom damages may be appraised; and said appraisers shall be paid by said company for the time actually spent in making such appraisalment and return; but no railroad shall be worked upon, or opened across the lands of any person, until the damages appraised to such person shall have been paid, or secured to be paid to his satisfaction, or deposited with the treasurer of the county for his use.*

Railroad not to be worked until damages have been paid.

1858.
Railroad company not liable for damages to land owners, where road is discontinued.

Land owner may recover actual damages.

1849.
Owners of land may within three years require a plan of land taken.

SECT. 476. Whenever any railroad shall have been laid out by any railroad company, and the damages occasioned, or to be occasioned, by the laying out, making and maintaining said road, shall have been appraised in favor of the owners of land over which such railroad is laid; and such road, or any part or branch thereof, shall have been abandoned or discontinued before the same shall have been opened and worked, no action shall be brought against said company for the recovery of such appraisalment, by any of the owners of land over which such road or part of a road shall have been laid out and discontinued as aforesaid; but any such land owner may recover of such company the actual damage which he may have suffered in consequence of the laying out of such road, or from any unreasonable delay in opening and working the same, by an action founded on this statute.

SECT. 477. Whenever any railroad company shall, by virtue of its charter, take any land, or other property for the purpose of its railroad, the owner of such land or other property may, at any time within three years from the time of taking

* Owner of fee of highway, on which a railroad is located, entitled to damages. *Imlay vs. Union Branch R. R. Co.*, 26 C. R., 249.

Incidental injury to adjacent land of same proprietor to be considered. Same.

the same, demand in writing of the treasurer, or principal agent of the company, a written plan or description of the land or other property so taken; and said company shall, within thirty days from the time of such demand, deliver to him such description or plan, and all the rights of said company to enter upon or use said land or other property, except for making surveys, shall be suspended until it shall have so delivered such description or plan, within a reasonable time after such demand shall have been made.

SECT. 478. Within ninety days after the railroad of any company shall have been laid out by the company, and approved by the railroad commissioners, and the width of land designated and settled through any town, such company shall deposit with the town clerk a correct plan signed by the president of said company, of so much of said railroad as lies in said town, drawn upon a scale of at least five inches to the mile, upon which shall be accurately delineated the direction and length of each course, and the width of the land therein taken for the purposes of said road, together with such explanations as may be necessary to make the same intelligible and useful.

SECT. 479. Every railroad company shall, within six months after the final location of its road, file a statement of such location, defining the courses and distances, with the secretary of this state.

In Addition, July 10th, 1867.

SECT. 1. When the survey of any railroad company shall have been accepted by the railroad commissioners, said company shall procure and pay for the right of way of all lands through which they may pass, within twelve months, or make satisfactory arrangements with the parties owning said lands, or said acceptance by said commissioners shall be void.

SECT. 2. All railroad companies shall cause their road to be fenced within twelve months after they enter upon and take possession of the lands through which they pass.

SECT. 480. Whenever it shall be necessary for

Corporation to deposit plan of road with town clerk.

Location of road to be filed in secretary's office.

Railroad companies to procure the right of way within twelve months after the acceptance of the survey.

Railroads to be fenced within twelve months after they take possession of the lands.

Railroads may

cross other roads
or water courses.

the construction of a railroad to intersect or cross any stream of water or water course not navigable, or any public road, highway or street, the railroad company may construct said railroad across or upon the same, if the railroad commissioners shall adjudge it necessary, but said company shall restore the said stream, or water course, or road, or highway, or street thus intersected to its former state, or in sufficient manner not to impair its usefulness; and in case any road, highway, or street is so located that said railroad cannot be judiciously laid out and constructed across or upon the same without interfering therewith, said company may, by and with the advice and consent of the said commissioners, cause such road, highway or street, to be changed or altered in such manner that said railroad may be made on the best site of ground for that purpose; but said company shall put such road in as good repair as it was previous to such alteration, under the direction of said commissioners, whose determination thereon shall be filed.*

An Act in Addition.

Right of way over
highways for
railroads, how
obtained.

SECT. 1. Whenever any highway or street shall be changed or altered by any railroad company with the advice and consent of the general railroad commissioners, pursuant to the provisions of section four hundred and eighty, chapter seven, title seven, of revised statutes of this state, if it shall be necessary to take any land for a highway to which such company has not obtained a title, and over which neither said company nor the town in which such change shall be made has any right of way, and said company are unable to agree with the owner or owners thereof in regard to the amount of damages to be paid therefor, the same proceedings shall be had for the purpose of procuring the required right of way as are provided by sections five hundred and two, and five hun-

*Determination of commissioners cannot be reviewed by the superior court. *Waterbury vs. H. P. & F. R. R. Co.*, 27 C. R., 146.

dred and four of the chapter and title aforesaid, in regard to taking land for railroad purposes.

SECT. 2. This act shall take effect from its passage.

Approved, July 5th, 1871.

SECT. 481. Every railroad company which may locate and construct a railroad across any turnpike, highway or public street, shall construct it so as to cross over or under the said turnpike, highway, or street; and for this purpose it may, under the direction of the railroad commissioners, raise or lower said turnpike, highway, or street, at the said crossing, or change the location thereof, and shall make, keep up, and maintain such bridges, abutments, tunnels, arches, excavations, embankments, and approaches, as the convenience and safety of the public travel upon said turnpike, highway or street, may require; but the railroad commissioners may, upon due notice to said company, and to the selectmen of the town or mayor of the city, in which said crossing is situated, authorize and direct such company to construct its railroad at such crossing upon a level with the turnpike, highway, or street; and, if they deem it necessary, may require the said company to erect and maintain a gate across the railroad at such crossing, and to provide an agent to open and close the same.

May change location or alter level of roads intersected, under direction of the commissioners.

To maintain gates.

In Addition, June 30th, 1866.

SECT. 1. That whenever any public highway or any portion thereof, has been or shall be taken by any railroad company for railroad purposes, or when such highway has been determined and adjudged by a committee of three disinterested and judicious persons, or a majority of them, appointed by the superior court in the county in which such road shall lie, to be dangerous to the public travel, by reason of such railroad, or when any alteration of such highway, or the building of a new highway, in the opinion of said committee, or a majority of them, is thereby rendered necessary for the public safety and convenience, the town or towns whose duty it is to make such alteration or build

Liability of railroad companies for highways taken for railroad purposes or endangered hereby.

such highway, or who are required by law to do the same, shall have the right in case the railroad corporation refuse to comply with the order of the court (by any proper action), to recover all damages and expenses incurred in such building or alteration of such highway, from the railroad corporation so taking or endangering the same; *provided*, that nothing herein contained shall apply to any highway laid out or constructed since the construction of a railroad across or near which it may run.

Not applicable to horse railroads.

SECT. 2. The provisions of this act shall not apply to horse railroads nor to any railroad within the limits of any incorporated city.

1852.
When railroad company shall maintain a gate at a road crossing, &c.

SECT. 482. Whenever the selectmen of any town, or the mayor and aldermen of any city in which any railroad company shall have located and constructed its railroad track across any turnpike, highway, or public street, upon a level with said turnpike, highway, or street, shall make written request to the railroad commissioners to make an examination of any such crossing, said commissioners shall make such examination; and if, in their opinion, the safety and interests of the public require it, said railroad company shall erect and maintain a gate across said turnpike, highway, or street, at such crossing and provide an agent to open and close the same.

1865.
Commissioners may order gates to be erected, or flagmen stationed at road crossings, when.

SECT. 483. The selectmen of any town in which the track of any railroad may cross any highway upon a level with such highway, may, at any time and, when requested by ten electors of said town, shall make application in writing to the railroad commissioners, requesting said commissioners to order a gate or gates to be erected or a flagman or flagmen to be stationed at the place where said railroad may cross said highway; and thereupon the commissioners, without unnecessary delay, shall visit said town and make an examination of such place, having first given reasonable notice of the time when said examination is to be made, so that said selectmen may be present thereat if they see fit; and if, upon such examination, the commissioners may be of opinion that the public safety and interests require it, they shall order the company operating

said railroad to erect and maintain a gate or gates or to station and keep a flagman or flagmen at said place, or to do any other acts which the commissioners may deem needful for the protection of the public at said place; and in making any such order the commissioners may specify at what time said gate is to be opened and closed, or at what times said flagman is to be kept on duty.

In Addition, June 30th, 1866.

SECT. 1. So much of section four hundred and eighty-three of the act of which this act is in alteration as makes it the duty of "the selectmen of any town in which the track of any railroad may cross any highway, upon a level with such highway," when requested by ten electors of such town, to make application to the railroad commissioners, requesting them to order a gate or gates to be erected, or a flagman or flagmen to be stationed at the place where said railroad may cross said highway is hereby repealed.

SECT. 2. Whenever the selectmen of any town shall, in pursuance of the four hundred and eighty-second and the four hundred and eighty-third sections of the act of which this act is in alteration, apply to the railroad commissioners, requesting them to make any of the orders mentioned in said sections upon any railroad company and said commissioners shall be of opinion, upon examination, that the public safety and interests do not require that such order or orders be made, the town or towns whose selectmen shall make said application, shall pay to said commissioners all their fees and expenses arising under said application.

Expenses of unsuccessful application for railroad commissioners to order gate at road crossings, how borne.

An Act in Relation to Railroads and Railroad Companies.

Section four hundred and eighty-three, chapter seven, title seven, of an act relating to communities and corporations, be, and the same is hereby amended, so that the railroad commissioners may order gate or gates, flagman or flagmen, or elec-

Railroad commissioners may order establishment of gates, electric signals, or flagmen at road crossings at their discretion.

tric signals at road crossings as they may deem proper.

Approved, July 11th, 1871.

Commissioners may change orders.

SECT. 484. The railroad commissioners may change any order authorized in the next preceding section (section 483) when they deem it necessary so to do, but not without first visiting said town, and there giving the selectmen thereof a reasonable opportunity to appear before them, and object to the proposed change.

Railroad companies shall maintain warning boards at road crossings.

SECT. 485. The railroad company operating any railroad, which may cross any highway on a level with the same, and where there is or shall be no such gate, shall, at all times, keep and maintain good and sufficient warning boards of such form, size and description, as the railroad commissioners shall approve.

1860.
Penalty for neglect to place signals or flagmen, when directed.

SECT. 486. Whenever any railroad company shall neglect or refuse to place signals or flagmen at points on its roads, as may be recommended by the railroad commissioners, it shall forfeit to the treasurer of this state the sum of fifty dollars for each day of said neglect, to be recovered in an action of debt on this statute.

In Addition, June 30th, 1866.

Hand cars not to be left on railroad tracks near crossings.

SECT. 1. That no hand car or other car not moved by steam, belonging to any railroad company and used by them upon any railroad in this state, when removed from the track of such railroad (except when placed in a building prepared for it), shall be allowed to remain within fifty feet of any road or highway crossing said railroad track.

Penalty.

SECT. 2. Any railroad company which shall be guilty of a violation of this act shall be liable to pay a fine not exceeding the sum of fifty dollars, to the treasurer of the town within which such offense shall have been committed.

1857.
State's attorney to make complaint against railroad company neglecting to repair highway, &c.

SECT. 487. Whenever any railroad company shall neglect to construct any highway, or any bridge, which it is its duty to construct, and which is necessary to conduct any highway over its rail-

road, or shall neglect to keep in good and sufficient repair any such bridge, or any embankment, filling or abutment, which it is its duty to maintain, which has been or may be constructed for the purpose of conducting any highway over said railroad or for the purpose of conducting such railroad over any highway, or shall neglect to keep in good and sufficient repair any bridge owned by such company, and used by the public, for the purposes of travel on foot, or in carriages, whether the same is, or has been, a toll or free bridge, the attorney for the state in any county wherein such neglect exists, in which the whole, or any part of said bridge is situated, shall make complaint thereof to the superior court for such county; and said court shall proceed in the same manner against said railroad company as is required against towns neglecting to construct any road laid out by the superior court, or neglecting to keep in repair any public road within their limits, which it is their duty to construct or keep in repair.

SECT. 488. Every owner of land adjoining any railroad, who, prior to the twenty-second day of June, 1850, received compensation for fencing along the line of land taken for the purposes of said railroad, shall build and maintain a lawful fence on said line, or as near thereto as he conveniently can; and if said owner, his heirs or assigns, shall not build said fence within sixty days after he shall have been notified so to do by said company, such company may build the same, and recover the expense thereof in an action of debt against the person so neglecting to build or maintain said fence.

1849.
Land owners,
when to fence
line of road and
penalty for neg-
lect.

SECT. 489. Every railroad company which has been incorporated since the first Wednesday of May, 1850, or which shall hereafter be incorporated, shall erect and maintain good and sufficient fences on both sides of its railroads, throughout its whole extent, except at such places as, in the opinion of the railroad commissioners, the erection and maintenance of the same shall be inexpedient or unnecessary.

1850.
Railroad compa-
nies to fence line
of road, when.

SECT. 490. Whenever any owner of land on the line of any railroad while said road is or shall be in process of construction, or after said road

1865.
May be com-
pelled to fence
line of road, on
complaint of

land owner.

has been, or shall have been constructed, shall complain in writing to the railroad commissioners, that the railroad company, constructing or operating said road, neglects or refuses to erect a suitable fence along said line to the damage or inconvenience of said land owner, said commissioners shall visit and examine the locality where said grievance is so alleged to exist; and if, in the opinion of said commissioners, there is just cause for said complaint, said commissioners shall order said company to erect a suitable fence at said place in such manner and within such time as in the order, said commissioners shall prescribe; and said order shall be served in writing on said company in the manner and form provided by the four hundred and sixty-ninth section of this act.

Penalty of neglect to erect fence.

SECT. 491. If any railroad company shall neglect or refuse to erect said fence in compliance with said order of said commissioners, said company shall forfeit the sum of fifty dollars for each and every day's neglect or refusal so to do; one half to him who shall sue therefor and prosecute his suit to effect, and the other half to the treasury of this state.

Land owners when to erect fence and how compelled.

SECT. 492. Whenever it is the duty of any owner of land to erect a fence in any place along the line of any railroad in this state, and such owner shall neglect to erect a suitable fence in such place, if, in the opinion of the railroad commissioners such fence is needed thereat, they shall give notice in writing to said owner that unless such fence shall be erected within a time specified in said notice, the railroad company, whose line is adjoining said land, will be required to erect such fence at the expense and charge of said owner; and if said owner shall not erect such fence within the time so limited in such notice, the commissioners shall then notify said railroad company of their action, and of the neglect of said owner, and shall give an order in writing to said company to erect such fence, within such time as said order shall prescribe; and said order shall be served in the manner provided in the four hundred and sixty-ninth section of this act; and if said company shall neglect or refuse to comply with the terms of said order, it shall incur the

same forfeiture, and to be recovered in the same manner as is prescribed in the next preceding section of this act.

SECT. 493. Whenever any railroad company shall have incurred any expense in the erection of any fence in compliance with the provisions of the next preceding section, such expense having first been ascertained and approved by the railroad commissioners, shall constitute a lien in favor of said company upon the land against which said fence is erected, and adjoining and connected therewith, owned by the person whose duty it was to erect said fence; and said lien shall take precedence of every other lien or incumbrance upon said land, and may be foreclosed in the same manner as mortgage liens; but such lien shall not continue in force unless said company shall, within sixty days after the completion of said fence lodge a certificate with the town clerk of the town in which said land is situated, describing the premises on which said lien shall be claimed, and specifying the amount claimed as a lien thereon, and the date and commencement of said lien, which certificate shall be recorded by said town clerk in the land records of said town.

Railroad company to have a lien upon land of owner neglecting to erect fence, for expenses.

Certificate of lien to be filed with town clerk and recorded.

SECT. 494. Every railroad company shall construct and maintain good and sufficient fences on one or both sides of its road, where the same runs within the limits of any public highway or turnpike road, or adjoining thereto; and the commissioners shall examine and inquire into the necessity for the construction or repair of any fence or fences on any part of said road, as aforesaid, when thereunto requested in writing by the selectmen of any town, or by the mayor of any city; and any railroad company, neglecting or refusing to comply with the order of said commissioners within the time limited by them, shall forfeit the sum of one hundred dollars for each day beyond the time so limited, until said fence or fences shall be constructed or repaired, to the acceptance of said commissioners; one half to him who shall sue therefor and prosecute his suit to effect, and the other half to the treasurer of the state.

1852.

Railroad company to maintain fences on part of their road, within highway, &c.

Penalty for neglect.

SECT. 495. Every railroad company shall construct suitable cattle guards in the form of culverts

1850.

To construct cattle guards.

or pits, at all places where its railroads shall cross public highways or passways, and in connection with such cattle guards, shall construct a good and sufficient fence to the lands of the adjoining proprietor, except at such places as, in the opinion of the railroad commissioners the construction of such cattle guards and fences shall be inexpedient or unnecessary, and such cattle guards and fences shall be constructed in such manner as to prevent and restrain cattle from passing on to such railroad from said public highways and passways, or from the lands of adjoining proprietors; and any railroad company, which shall neglect or refuse to construct such cattle guards, shall forfeit the sum of one hundred dollars to the treasury of the state; and the attorney for the state in any county in which it is the duty of such company to construct any such cattle guard, shall prosecute all violations of this section.*

Penalty for neglect.

1865.
Petition to compel railroad companies to locate depot or station, by, to whom, and how made.

SECT. 496. Whenever twenty or more electors of this state shall present their petition in writing, to any judge of the superior court, alleging that any railroad company therein named, whose railroad shall be then unfinished, and in process of construction, or about to be put in process of construction, ought, for the reasonable accommodation of the public, to locate and establish a depot or station on the line of said railroad at, or near, any point mentioned in said petition, and further alleging that the petitioners have reason to fear that said company does not intend to locate and establish said depot or station at or near said point, the judge shall, by his order, in writing, direct such notice as he may deem reasonable to be given to said company, in such manner as said order shall direct, summoning said company to appear before him at such time and place as said order shall specify to answer said petition.

Judge may appoint an engineer to act with railroad commissioners in making location.

SECT. 497. At the time and place mentioned in such order, said judge shall give both parties reasonable opportunity to be heard in relation to the appointment of an engineer, for the purposes

* Applies to railroad companies incorporated before and after the passage of the act. (1850.) *Bulkley vs. N. Y. & N. H. Railroad Co.*, 27 C. R., 479.

specified in the two next succeeding sections of this act; and thereupon said judge shall select and appoint a practical engineer, skilled in the construction of railroads, who shall act with the railroad commissioners in the manner provided in said sections; and said judge may, if he shall think proper, in any case, select and appoint such an engineer, who does not reside in this state, if the services of such a non-resident engineer can be obtained for said purpose; and the engineer appointed by said judge shall be sworn to the faithful discharge of the duties of his appointment.

SECT. 498. The railroad commissioners, and the engineer, appointed in the manner provided in the next preceding section, shall upon said appointment being made, give such notice as they may deem reasonable, to both parties to appear before them at such time and place as said notice shall designate, and be heard in relation to the matters alleged in said petition; and after having given said parties due opportunity to be heard, with their evidence, if said commissioners concur with said engineer in finding said petition to be true, they shall, by their order, in writing, specially designate the place, within the limits embraced in said petition, where the railroad company shall locate, establish, and maintain, a suitable depot or station; and said commissioners and engineer shall furnish a copy of said order to each party; and thereupon said company shall locate and establish said depot or station at the place designated in said order as soon as said company shall commence operating its railroad at said place, and shall thereafter maintain the same at such place.

SECT. 499. If the railroad commissioners shall concur with said engineer in finding said petition to be untrue, they shall dismiss the same; and if said engineer shall not concur with said commissioners, either in finding said petition to be true, or in finding it to be untrue, the said engineer and said commissioners shall each make a written report of the facts found by them, respectively, and of their respective opinions thereon, and shall return said reports to said judge, who shall, thereupon make such order relative to the subject matter of said petition, as upon an examination of

Commissioners
and engineer
may hear the
petition and de-
signate the loca-
tion.

Petition to be
dismissed if
found untrue;
and engineer and
commissioners to
make reports to
the judge, when.

said reports he may deem reasonable; and any order so made by him against said company shall be binding upon the same.

Petitioners may be required to give security for payment of bill of engineer.

SECT. 500. At the time of appointing said engineer, or at any subsequent time during the pendency of the proceedings, the judge may require the petitioners, on penalty of the dismissal of their petition, to furnish such security as he shall order, for the payment of the fees and expenses of said engineer, upon the termination of his services, if he shall present his bill therefor to said judge; and said judge shall thereupon by such notice as he may deem reasonable, give an opportunity to the petitioners and to said company, to appear before him, and be heard in relation to said bill; and he shall tax and allow said bill at such sum as he shall deem reasonable, and may make such order in reference to the payment thereof, by the petitioners or by said company, as, in his judgment, may seem right; and the fees and expenses so taxed and allowed shall be paid in any event, by the petitioners; but if said judge shall so order, the whole, or a part thereof, shall be refunded by said company to the petitioners.

Bill to be taxed by the judge.

By whom paid.

In Addition, June 30th, 1866.

Railroad stations not to be discontinued without approval of commissioners.

SECT. 1. No railroad corporation shall abandon any depot or station which is on its road, and in this state, after the same has been established for twelve months, except by the approval of the general railroad commissioners, given after a public hearing held at the depot in question, and of which hearing and of the intention to abandon, notice shall be given by posting the same conspicuously in said depot or station for one month previous to the hearing.

Stations abandoned, when to be re-established.

SECT. 2. Any depot or station on any railroad in this state, which has been abandoned at any time since the first day of January, 1866, shall, upon the petition to the general railroad commissioners of thirty freeholders residing in the town where said depot or station was located, be restored upon the approval of said commissioners given after a public hearing held at the depot nearest to said discontinued depot, and after notice of

said hearing shall have been conspicuously posted at the place of hearing for one month previous to the hearing.

In Addition, June 30th, 1866.

SECT. 1. Whenever any village in this state containing a population of not less than two hundred inhabitants is situated upon the line of a railroad, and the business center of said village is more than one and one-half miles distant from the nearest station on said railroad, and not more than one-third of a mile distant from said railroad it shall be the duty of the general railroad commissioners, upon the petition of twenty or more inhabitants of said village, praying that the trains upon said railroad shall be required to stop at or near said village, to receive and discharge passengers and freight, to inquire into all the facts of the case, and if (having a due regard for the interest in general) they find that the prayer of the petitioners can be granted without serious injury to the business of said railroad, they may give such directions and orders in regard to the stoppage of any of the trains upon said railroad, at or near said village, for the purpose of receiving and discharging passengers and freight, as they shall deem it just and reasonable.

When railroad trains may be required to stop near villages.

SECT. 2. Any railroad company which shall refuse or neglect to comply with such directions of the general railroad commissioners, shall forfeit and pay to the treasurer of this state twenty dollars a day for each day of such neglect or refusal. No railroad company whose trains may be required to stop at or near any village, as provided in the foregoing section, shall charge more than five cents for each mile and fraction of a mile on passengers between such village and the next nearest station.

Penalty.

In Addition, July 31st, 1868.

SECT. 1. Whenever any railroad company in this state shall refuse to stop any one or more of its passenger trains at any depot on the line of its railroad, any number of citizens not less than ten,

Application may be made to the superior court to compel railroad companies to stop their

passenger trains
at any depot on
its line.

of the town or city in which such depot is situated, may make their application in writing to the superior court in the county where such depot is located, and if said court is not in session to any judge of the superior court or of the supreme court of errors, praying that said company may be ordered to stop the train or trains mentioned in said application at said depot.

Such application,
how heard and
decided.

SECT. 2. Said application shall be heard and decided by a committee of three judicious and disinterested persons, to be appointed by said court or said judge, as the case may be, at such time and place, and with such notice to those interested as said court or judge shall order, and said application shall be served at least six days before the session of the court or the return day named in said application, and if said committee, being first duly sworn, shall be of opinion, in view of all the facts and circumstances, that said application ought to be granted in whole or in part, they may issue an order to said company directing said company to stop their train or trains in the manner prescribed in said order, or said committee may make such other order and grant such other relief in the premises as to them shall seem just and reasonable, and shall make return of their doings to the next term of the superior court in said county.

Acceptance or
rejection of the
report of the
committee.

SECT. 3. Upon the return of the report of said committee of their doings, to said court, either party may object to the acceptance of the same for any irregularity or improper conduct, and the court for such cause may set it aside and order a rehearing, but if the court accept and establish the same it shall be conclusive in the matter, and it shall be the duty of said company to obey said order.

Order, how en-
forced.

SECT. 4. Said order may be enforced by mandamus at the relation of either party, and the costs of said proceeding may be taxed by said committee against either or both of said parties at their discretion.

Costs.

1863.
Railroad compa-
nies may alter
the location of

SECT. 501. Every railroad company, after its line of road shall have been located, approved and established, may so far alter the location of such

road as to change the radius of its curves, straighten and improve its lines, width and extent of depot grounds, slopes and embankments, and extend its lines of sight, when such changes are approved by the railroad commissioners; a certificate of which changes, duly signed by such commissioners, shall be lodged in the town clerk's office, in the town or towns where such changes are made.

their roads for certain purposes.

Certificates to be lodged.

SECT. 502. If, in making such alterations, it shall be deemed necessary, in the opinion of the railroad commissioners, to take land to which such company has not obtained a title, and over which it owns no right of way, and said company cannot agree with the owner or owners thereof, in regard to the amount of damages to be paid therefor, such company shall pay therefor such damages as shall be estimated and determined by appraisers, to be appointed by the superior court in the county where such land is situated, or by some judge of said court in vacation, after first giving to the owner or owners of such land such notice of the time and place of hearing such application as said court or judge shall deem reasonable. Said appraisers, after being sworn, shall personally examine the land so proposed to be taken, and hear the parties in regard to the value thereof, at such time and place as the said appraisers may designate and appoint; and their appraisement, when made, shall be in writing, signed by such appraisers and returned by them to the clerk of the superior court for the county where such land is situated, who shall record the same. The expenses so incurred shall be paid by such railroad company, or by such land owner or owners, or shall be equitably apportioned between them, as said appraisers shall direct; and the amount of damages so appraised shall be paid to such owner or owners, or deposited with the clerk of said court, for the benefit of such owner or owners within sixty days after such appraisement is made; and until such money is paid or deposited, such company shall not use or prepare such land for the purposes aforesaid.

When and how land may be taken by appraisal.

Damages to be paid or deposited before using the land.

SECT. 503. When any such railroad is in the possession of the trustees of its bondholders, or of an assignee, or of a trustee in insolvency, the per-

Trustees or assignees of railroads have the same powers,

&c., as the corporation.

sons so in possession shall have the same rights, powers and privileges as are conferred in the two next preceding sections, upon railroad companies; and all expenses and damages incurred by such persons so in possession, in good faith, to improve the lines of the railroads so in their charge, shall be reimbursed to them from the earnings of such railroad, while they have the possession thereof.

1849.
Notice to be given to the owners of land before commissioners approve laying out railroad or taking land.

SECT. 504. Before the railroad commissioners shall approve the laying out of any railroad, or the taking of any land for the purposes of said road, or any change or alteration of the same, they shall give reasonable notice to the owner of such land to attend and be heard; and the appraisers shall cause a like notice to be given to the owners of the land taken, or proposed to be taken; and if the owner of any such land resides without this state, any judge of the superior court may prescribe the notice which may be given to him.

1856.
Commissioners shall give a certificate before railroad shall be opened.

SECT. 505. No railroad, or part of any railroad, shall be opened for public travel, unless the railroad company shall first obtain a certificate, signed by a majority of the railroad commissioners, that said road is in a suitable condition for the safe operation of engines and cars thereon.

1849.
Penalty for riding or driving animals on railroads.

SECT. 506. Every person who shall, after said railroad is opened for use, ride, drive, or lead any horse, or other beast upon the track of such road, except for the purpose of crossing the same, without the consent of the railroad company, or its agents, shall, for every such offense forfeit a sum not exceeding one hundred dollars, and shall also be liable for all damages thereby sustained by any person, to be recovered in an action on the case.

In Addition, June 30th, 1866.

Footways upon railroad bridges how authorized.

Whenever it shall be the opinion of the selectmen of any town or towns, or of the common council of any city in this state, that a footway upon the line of any railroad bridge or causeway within the limits of such town or city, would be of public convenience, and the railroad company owning such bridge or causeway shall not consent thereto, such selectmen or common council may call out the railroad commissioners, who, after due notice

to such railroad company, shall proceed to inquire into the facts, at the expense of such town or city. And if the railroad commissioners shall, upon such hearing, find that a footway along such bridge or causeway would be of public convenience or accommodation, they shall authorize such town or towns, or city, to construct and maintain the same at their own expense, and to attach the same for support to such bridge or causeway; *provided*, that such footway shall be constructed entirely outside of the bridge or causeway to which it is attached, and shall be so constructed, used and maintained as not to interfere with the necessary and proper use of such bridge or causeway by such railroad company.

SECT. 507. Every railroad company may establish, for its sole benefit, a toll upon all passengers and property conveyed or transported on its railroad, at such rates as may be determined by the directors of the company, and may fix the time and departure of trains, and regulate the conveyance, and transportation, and weight of loads, and all other matter and things in relation to the use of such road, as the directors may determine, and such company shall carefully consult the safety, convenience, and comfort of its passengers, and shall adopt such rules for the government of its superintendents, conductors, agents, and servants, regarding the reception, bestowment, transportation, and delivery of passengers and luggage as shall be necessary for that purpose; and when two roads meet at the same terminus, or when they intersect each other, the railroad commissioners shall, at the request of the directors of either of said roads, prescribe such regulations relative to the exchange and reception of passengers and luggage as they deem best, and the said railroad companies, their officers and agents, shall be governed thereby.*

Railway company may establish tolls, on passengers and freight, &c.

SECT. 508. No railroad company, which has had a system of commutation fares in force for

1865.

Railroad companies prohibited

* May establish one rate for those procuring tickets, and another for those paying on the cars. Crocker vs. N. L., W. & P. R. R. Co., 24 C. R., 249.

from abolishing
or altering com-
mutation, when.

more than four years, shall abolish, alter, or modify the same, except for the regulation of the price charged for such commutation; and such price shall, in no case, be raised to an extent that shall alter the ratio, as it existed on the 1st day of July, 1865, between such commutation and the rates then charged for way fare, on the railroad of such company.

In Addition, July 19th, 1867.

Penalty for
fraudulently
evading payment
of toll or fare.

Proviso.

1850.
Corporation may
borrow money,
and issue bonds
therefor.

That whoever fraudulently evades or attempts to evade the payment of any toll or fare lawfully established by a railroad corporation, either by giving a false answer to the collector of the toll or fare, or by traveling beyond the point to which he has paid the same, or by leaving the train, without having paid the toll or fare established for the distance traveled, or otherwise, shall be punished by fine of not less than five or more than twenty dollars for each offense. Whoever does not upon demand, first pay such toll or fare, shall not be entitled to be transported over any railroad. *Provided*, that conductors or employees of railroad companies shall not put a passenger off from trains between stations.

SECT. 509. Every railroad company may borrow money at any rate of interest, not exceeding seven per cent. per annum, payable semi-annually, and may secure the repayment of the same by its bonds, with or without its corporate seal, signed by its president, and countersigned by its treasurer, with or without coupons or certificates of interest, due at the end of every six months, attached thereto; but before being issued, said bonds shall be registered in the office of the comptroller of public accounts, and a certificate thereof shall appear on the face of each bond; and the comptroller shall, upon the application of the company, cancel any bonds, so by him registered, which may be brought to him for that purpose, and shall enter said act of cancelling in his register; but no railroad company shall issue any bond of a less denomination than one hundred dollars, nor shall any such company have bonds outstanding at any one time, to a greater amount than one-third of

the sum which its president and chief engineer shall certify, under oath, to the comptroller, has been actually expended upon its road; and any false swearing in this matter shall render the offender liable to be punished for the crime of perjury; and the comptroller shall not permit the bonds of any railroad company, registered in his office, and uncanceled, to exceed the amount limited in this section.*

SECT. 510. Any railroad company may sell, or dispose of, its bonds, legally issued, at such times, and on such terms as shall be authorized by its stockholders, at a legal meeting called for that purpose.

1850. 1857.
Railroad company may sell its bonds.

SECT. 511. The company may, by a vote of the stockholders, at a meeting called for that purpose, secure said bonds by a mortgage of its railroad, and all its property, rights and franchises under its charter, or any part thereof, by deed duly executed by its president, under the corporate seal, to the treasurer of the state, and his successors in office, in trust for the holders of said bonds, and recorded in the office of the secretary of this state.

1846.
Railroads may be mortgaged to secure bonds.

SECT. 512. Whenever any railroad company shall have mortgaged or conveyed its railroad, or railroad property, or any part thereof, to any person, in trust, for the security of its bondholders, or other creditors, or for the security of any class of such bondholders or creditors, and shall have made default in the payment of principal or interest, due to such creditors, according to contract, any such creditor may prefer his petition to the superior court, in any county in which such railroad, or any part thereof, is located, setting forth such fact, and praying that the trustee, for the benefit of such bondholders or creditors, may be placed in the possession of such mortgaged property, for the benefit of such creditors, and such petition shall be heard and determined at the first term of the court to which it is returnable, unless continued for reasonable cause; and if the allegations thereof are found true, such court shall

1848.
Railroad company to surrender mortgaged property to trustees, &c., when.

* Various points as to liability of R. R. Companies upon their bonds. *Crosby vs. N. L. & P. R. R. Co.*, 26 C. R., 121.

order and decree that the said corporation, and the president and directors thereof, under a suitable penalty, shall surrender such mortgaged property to the trustee, for the benefit of such creditors.

Liability of trustee, in possession of railroad, &c., limited.

SECT. 513. Whenever any such trustee shall have taken possession of any railroad, or railroad property, in pursuance of the provisions of the next preceding section, or in pursuance of any authority contained in the mortgage or deed of trust, he shall take charge of and operate such railroad or railroad property, for the benefit of the creditors for whom such trust was created, and he shall not be personally liable for any cause or injury arising from the operation of such road, or while he may operate the same, except for his willful mismanagement, or for any contracts made by him as such trustee; but all such railroad property shall be liable for the acts and proceedings of such trustee in the execution of his trust, to the extent of the interest of the trustee of the bondholders, or creditors, for whose benefit such trustee may act; and any action or other proceeding, for the purpose of making the said property liable, shall be brought against such trustee, describing him as such.

Trust estate liable for acts of trustee.

Trustee to make an inventory and where lodged.

SECT. 514. The trustee, upon taking possession of such property, shall make an inventory of all the property which may have come into his possession, so far as the same shall be known to him, under oath, and shall lodge the same for record in the office of the secretary of this state; and if any other property shall, from time to time be discovered by him, he shall make a like inventory, under oath, and lodge the same for record as aforesaid.

Trustee to render quarterly accounts to secretary of state.

SECT. 515. The trustee shall, from time to time, while operating such road, render his account quarterly into the office of the secretary of this state, of all moneys received or disbursed by him, in the course of his agency; and he may proceed at his discretion in the superior court, in any county in which such railroad or any part thereof is located, to foreclose the said railroad company, and all subsequent incumbrances, for the use of the bondholders, or other creditors for whom he acts; and such superior court may limit

May foreclose for the bondholders.

the time for the redemption of the mortgaged property, as in the ordinary proceedings for the foreclosure of real property.

SECT. 516. If such trustee shall neglect his duties or unnecessarily delay to perform the same, any creditor represented by such trustee, may apply to any superior court aforesaid, for the removal of such trustee, which application shall be heard at the first term of said court; and upon such facts being found true, such court may remove the trustee from his office, and appoint another in his stead, and at its discretion may, upon the application of any such bondholder or creditor, remove a trustee and fill the vacancy.

Superior court may remove trustee for cause, and appoint another.

SECT. 517. Nothing in the five next preceding sections of this act shall affect any mortgage, trust, or lien upon the property foreclosed, which was created prior to the mortgage, trust, or lien, under which the said trustee may act; but the trustee for all such prior incumbrancers may proceed, by foreclosure or otherwise, notwithstanding any act or proceeding by subsequent incumbrancers, or their trustees.

Proceedings of trustees for prior incumbrancers, not to be affected.

SECT. 518. The expenses of operating such railroad or other property, including repairs and all other reasonable expenses of the trustee, and any damages incurred for any injury sustained while in the execution of said trust, and all claims secured by any prior mortgages or incumbrances, which shall have become due and payable before or during the time he is executing his trust, and also a reasonable compensation to be allowed to the trustee, by the superior court, shall be first deducted from the earnings of the road before any part of such earnings shall be paid to the bondholders or other creditors.

Expenses of road, damages, compensation of trustee, &c., to be deducted from earnings.

SECT. 519. Every railroad company shall run its trains each way for passengers at such times and in such manner as to afford reasonable facilities for receiving passengers from and delivering them to the other railroads in this state, connected therewith; and whenever the business connections of the railroad of any railroad company with the railroad of any other railroad company, are not convenient and reasonable for the accommodation of passengers over said road, said company shall

1859. 1864.
Railroad companies to afford mutual facilities &c., for passengers.

make such connections as the public travel and business may require.

1864.
Party aggrieved
by neglect of
railroad compa-
ny to make con-
nection, may pe-
tition a judge of
the superior
court.

SECT. 520. Any person who shall be aggrieved by the neglect or refusal of any railroad company to make such connections, as the public travel and business may require, in the manner provided in the preceding section, may prefer a petition to any judge of the superior court, who is not a resident of the county in which the grievance complained of exists, which petition shall be served upon the respondents at least twelve days before the same is made returnable; and said judge shall hear the parties, if they shall appear, and, if in his judgment a necessity exists therefor, shall appoint a committee to inquire into the allegations of the petition, who, after such reasonable notice to the respondents to appear and answer before such committee as such judge shall order, shall proceed to a hearing on such petition, and shall report the fact found by them to said judge; and, if the committee shall find the allegations in the petition to be true, such judge shall order that such company or companies shall make such connection, on penalty of not less than fifty dollars for each day that such company or companies shall neglect or refuse to obey such order.

Judge shall ap-
point a commit-
tee to make in-
quiry.

Costs of petition,
how paid.

SECT. 521. Whenever any such order shall be made, the respondent or respondents shall pay the costs of the application, which shall be taxed by the judge who shall make such order, but if the judge shall refuse to make such order the petitioner shall pay such costs.

What shall not
be a merger.

SECT. 522. Nothing in the three preceding sections of this act shall be construed to authorize the merger of any railroad companies, or to authorize any railroad company to lease its road to any other such company.

1859.
Trunk roads to
afford equal facil-
ities in exchange
of passengers,
&c., to competing
roads which in-
tersect their line.

SECT. 523. When the railroad of any company being a trunk road, shall, at or near the same place, connect with, or be intersected by, two or more other railroads, which are competing lines for the business to or from such trunk railroad, equal facilities, including price and rates, shall be afforded by the company operating said trunk road to each of said competing roads, and to the managers, officers, servants, agents thereof, in the

interchange of cars and transportation of freight, as well as in ticketing of passengers and checking of baggage.

SECT. 524. If any such competing railroad company shall, at any time, deem itself aggrieved in reference to such facilities, the managers of such aggrieved company may complain to any judge of the superior court residing in any county in which any part of said trunk road shall be located, therein stating the grounds or causes of complaint; and thereupon said complaint having been duly served on the company or companies complained of, pursuant to the order of said judge, shall be heard by the railroad commissioners, at such time and place as said judge shall order and direct; and said commissioners, having examined into the alleged grievances, shall prescribe such regulations as will, in their judgment, secure reasonable facilities for the accommodation of the business of each of said railroads, so connecting with each other, pursuant to the provisions of this act, and said commissioners shall also fix the terms and conditions on which such facilities shall be afforded by or to each of said railroad companies; and the doings of said commissioners, when returned to and approved by said judge, shall be binding upon the parties; and the superior court, in either of the counties aforesaid, shall have power to compel the performance thereof by attachment, mandamus or otherwise, and the expenses of the proceedings shall be paid by said parties, as shall be determined by said court.

SECT. 525. Whenever it shall appear to the railroad commissioners, by the written complaint of the president or a majority of the directors of any railroad company in this state, or of a majority of the selectmen of any town through which any railroad passes, that the business connections of any other railroad, connected with such railroad, are not convenient and reasonable for the accommodation of the inhabitants on the line of such road, said commissioners shall forthwith cause a notice, as is provided in the four hundred and sixty-ninth section of this act, to be given to such railroad company, and all other parties interested, specifying the time and place of hearing such

Railroad commissioners, on complaint, &c., to prescribe regulations for securing reasonable facilities, &c.

1856. 1859.
If good cause exists, the commissioners may order connections to be made, &c.

complaint by said commissioners, and, on such hearing, if good and sufficient cause exist, they shall give such relief and make such regulations in relation thereto as, in their judgment, will be for the best interest of all parties concerned; and any railroad company refusing or neglecting to comply with such regulations shall forfeit to the treasurer of the state the sum of twenty-five dollars for each day of such refusal or neglect.

1864.
Railroad companies to furnish drinking water for passengers.

SECT. 526. Every railroad company which shall run cars for the conveyance of passengers, shall, from the first day of May until the first day of November, annually, while conveying passengers, carry on each passenger car a suitable quantity and quality of good drinking water, or shall cause the same to be carried through such car at least once in each sixty minutes during the time said car shall be running over its road with passengers on board, for the free use of the passengers in such car, and shall furnish suitable and convenient appurtenances for carrying said water, with a clean glass tumbler for using the same; and any railroad company refusing or neglecting to comply with the requirements of this section, shall forfeit the sum of twenty-five dollars, to be recovered in an action on this statute, by any person who shall sue therefor, and prosecute his suit to effect.

Penalty for neglect.

In Addition, July 26th, 1867.

Railroad companies to maintain water closets at each passenger station.

SECT. 1. That each railroad company owning or operating any line of railroad in this state, shall, on or before the first day of September next, provide and thereafter maintain at each passenger station upon their respective railroads, suitable water-closets for the accommodation of passengers, and for each neglect or refusal to comply with the provisions of this act, shall forfeit the sum of one hundred dollars, one half to him who shall sue therefor and prosecute his suit to effect, and the other half to the treasury of this state.

Penalty for neglect.

Duty of railroad commissioners in the matter.

SECT. 2. It shall be the duty of the railroad commissioners to see that the provisions of this act are enforced.

In Addition, June 30th, 1866.

SECT. 1. It shall be the duty of the railroad companies of this state to cause to be placed in a conspicuous manner, upon the outside of each passenger car of each of their passenger trains which leave any station at the termini of their own roads or any other road, a legible card or cards, not less than three feet in length, with large letters, designating way trains from express trains, and the direction in which the trains are to move.

Cards designating trains and directions to be placed on cars.

SECT. 3. Any railroad company neglecting to comply with the provisions of the preceding section after the first day of August, 1866, shall be liable to pay a penalty of ten dollars for each and every day of such neglect.

Penalty for neglect.

SECT. 3. The railroad commissioners are hereby authorized to release any railroad company from compliance with the provisions of this act, whenever, in their opinion, the convenience of the public does not require it.

Proviso.

SECT. 527. All the conductors, brakemen, and baggage-men, employed upon the passenger trains of any railroad company in this state, shall wear, when on duty, in a conspicuous place, a badge or mark denoting their respective duties, and the company by whom they are employed.

1856.
Certain employees of railroad companies to wear badges.

SECT. 528. Whenever any passenger shall be separated from his baggage by the regulation of any railroad company, said company shall give to such passenger a receipt or check for his baggage at the time of receiving it, unless such passenger shall waive the right to such receipt or check; and every company which shall not give such receipt or check as aforesaid, shall pay to the person whose baggage is so received the sum of ten dollars, which may be recovered in an action of debt.*

1848.
Checks to be given for baggage, &c.

*As to nature of check, and liability of railroad companies for baggage, *Hickox vs. Naugatuck R. R. Co.*, 31 C. R., 281.

In Addition, July 11th, 1867.

Railroad compa-
nies to receipt
for freight.

Whenever any person shall deliver to any rail-
road company any goods, wares, merchandise, or
other commodity, for transportation, such company
shall give to the owner or shipper thereof a receipt
for the same, describing the goods, wares, mer-
chandise, or commodity so received for transporta-
tion, and every company which shall refuse to give
a receipt as herein provided, shall pay to the per-
son entitled to the same the sum of fifty dollars,
which may be recovered in an action of debt.

1865.
Minors prohibit-
ed from climbing,
&c., upon cars.

SECT. 529. No minor shall climb, jump, step,
or stand upon, or cling to, or in any way attach
himself to, any engine or car, either stationary or
in motion, upon any part of the track of any rail-
road, unless in so doing he shall be acting in com-
pliance with, and by permission of, the lawful
rules and regulations of the company then owning
or managing said railroad.

Agent of railroad
companies to
make complaint.

SECT. 530. Whenever any station agent, freight
agent, or other officer or agent of any railroad
company, employed to transact at or near any
railroad station, any part of the business of said
company, shall know, or have immediate and reli-
able information, that at or near said station any
person has violated either of the provisions of the
preceding section, and has thereby endangered
himself, or caused reasonable alarm to others, said
officer or agent shall, without unnecessary delay,
make complaint of said offence against such per-
son to a grand juror of the town in which said
offence shall have been committed, or to some
other officer in said town, having authority to
prosecute for said offence; and thereupon said
grand juror or other prosecuting officer shall
forthwith prosecute said offender for said offence.

Parents shall
prevent children
from loitering at
railroad station
or track.

SECT. 531. Every parent or other person hav-
ing legal control of any child, shall use at all
times the utmost reasonable care and diligence to
prevent said child from unnecessarily loitering or
lingering at, or near, any railroad station or rail-
road track, and to prevent said child at all times

from being unnecessarily at or near any such station or track at all, except while under the immediate care of some adult person.

SECT. 532. Every person who shall violate any of the provisions of the three preceding sections shall be punished by a fine not exceeding fifty dollars, or by imprisonment in a common jail for a period not exceeding thirty days, or by such fine and imprisonment both.

Violation of three preceding sections, how punished.

SECT. 533. The railroad commissioners shall, without unnecessary delay, cause printed copies of the four preceding sections of this act to be posted in conspicuous places at all railroad stations in this state, and shall cause such copies to be at all times kept so posted at said stations.

Commissioners to post copies.

In Addition, July 27th, 1867.

SECT. 1. No person shall climb, jump, step or stand upon, or cling to, or in any way attach himself to any engine or car, either stationary or in motion, upon any part of the track of any railroad or occupy the platform or any part of the depot grounds thereof, unless in so doing he shall be acting in compliance with and by permission of the lawful rules and regulations of the company owning or managing said railroad.

Climbing, &c., on railroad cars or engines, or occupying depot grounds contrary to lawful regulations of the company, prohibited.

SECT. 2. Every parent or other person having legal control of any minor, shall use at all times the utmost reasonable care and diligence to prevent said minor from unnecessary loitering or lingering at or near any railroad station, or railroad track, and to prevent said minor at all times from being unnecessarily at or near any such station or track at all, except while under the immediate care of some adult person.

Minors to be restrained from loitering near railroad stations or tracks.

SECT. 3. Any person who shall violate any of the provisions of this act shall be liable to be proceeded against in the same manner, and shall be subject to the same punishment as is provided in the General Statutes, title VII, chapter VII, sections five hundred thirty and five hundred thirty-two of an act concerning Communities and Corporations.

Penalty.

SECT. 4. All acts and parts of acts inconsistent herewith are hereby repealed.

Repeal.

An Act Relating to Railroad Stations.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

The name to be placed on each railroad passenger station.

SECT. 1. All railroad companies owning or using any line or lines of railroad in this state, shall cause to be conspicuously placed on the passenger depot building at each station the name of such station.

Duty of railroad commissioners.

SECT. 2. It shall be the duty of the railroad commissioners to require compliance with the terms of this act.

1851.
Locomotives to be provided with bell and whistle.

SECT. 534. Every locomotive engine used upon any railroad in this state shall be supplied with a bell of at least thirty-five pounds weight, and with a suitable steam whistle, which said bell and whistle shall be so attached to such engine as to be conveniently accessible to the person running or controlling the motions of such engine, for the purpose of sounding the same; and if any railroad company shall permit any such engine to be run upon its road, or any road operated by it, without such whistle and bell so attached thereto, in good order for use, and conveniently accessible as aforesaid, such company shall forfeit to the treasurer of this state the sum of one hundred dollars for each day that such engine shall be so run upon such road or any part thereof, to be recovered by an action of debt in the name of such treasurer.

Penalty for neglect.

Engineers to sound bell or whistle when crossing highways, &c.

SECT. 535. Every person running or controlling the motions of any locomotive engine upon any railroad in this state, shall commence sounding the bell or steam whistle attached to such engine, whenever such engine shall be in motion and approaching, and within eighty rods of, the place where said railroad crosses any turnpike, highway, or street, upon the same level with such railroad, and shall keep such bell or whistle occasionally sounding until such engine has crossed such turnpike, highway, or street; and the railroad company in whose employment such person so running or controlling the motion of such engine may be shall pay all damages which may accrue to any

Liabilities of corporations.

person in consequence of the omission of such person, so running or controlling the motions of such engine, to comply with the provisions of this section; and if any person shall be deprived of life in consequence of such omission, such railroad company shall forfeit the sum of one thousand dollars to the widow of such person, if there be such widow, and if there be no widow, to the children of such person, and if there be neither widow nor children, then to the nearest relatives of such person, to be recovered by an action of debt on this statute.

Forfeiture in case of death occurring by neglect or omission of engineer.

SECT. 536. Every person, running or controlling the motions of any locomotive engine, on any railroad in this state, who shall violate the provisions of the next preceding section of this act, shall forfeit for every such violation, the sum of twenty-five dollars to the treasurer of the town in which the offense is committed; and any railroad company that shall, knowingly, employ any engineer, who has been twice convicted of violating the provisions of said section, shall forfeit the sum of five hundred dollars, to be recovered by an action of debt on this statute, or upon complaint or information brought by an informing officer of such town.

Penalty for violation by engineers, &c.

SECT. 537. No railroad company shall permit any person to run or drive any locomotive engine over or upon any railroad belonging to or in possession of and operated by, such company, unless such person shall have first received a printed copy of this act and the three next preceding sections of this act, and shall have been sworn before some justice of the peace, or other officer authorized to administer oaths, to a faithful compliance with the provisions thereof; and any railroad company which shall violate the provisions of this section, shall forfeit to the treasurer of this state the sum of fifty dollars, for each day that such person shall be so permitted to run or drive any locomotive engine as aforesaid, to be recovered by an action of debt, in the name of such treasurer.

Engineers to receive printed copies of this act, and be sworn to comply with its provisions.

Penalty for railroad companies violating these provisions.

In Addition, June 22d, 1866.

SECT. 1. That every railroad company convey-

Railroad cars to be provided with connecting aprons.

ing passengers in this state, shall provide their passenger, baggage, mail, and express cars, with a proper and suitable connecting apron, of the full width of the track attached to the platform of their cars, so as to enable persons to pass from car to car with safety.

Connecting aprons, how made.

SECT. 2. The connecting aprons shall be of a material and pattern that shall meet the approval of the general railroad commissioners.

Penalty.

SECT. 3. Any railroad company not complying with the provisions of this act on or before the first day of September, 1866, shall forfeit to the treasurer of this state one hundred dollars for each and every day of said neglect, said penalty to be recovered in an action upon this statute.

Exception.

SECT. 4. Nothing herein contained shall require any railroad company to provide an apron between the platform of any freight or baggage car and the platform of a passenger car attached to a freight train.

In Addition, June 6th, 1867.

Use of the "Expansion Safety Bridge" to be deemed a compliance with the Act of 1866.

SECT. 1. That every railroad company in this state which has heretofore placed upon its cars, and continued to keep the same on with the approbation of the railroad commissioners, the device or mechanism known as the "Expansion Safety Bridge," or any other similar device, shall be deemed to have complied with the Act entitled "An Act in addition to an Act concerning Railroads," passed at the May session, A. D. 1866, and approved June twenty-second, A. D. 1866, and shall not be liable to any of the penalties in said act provided.

SECT. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

In Addition, August 1st, 1872.

The use of the Miller Platform by railroad companies authorized.

SECT. 1. That every railroad company in this state which has heretofore placed upon its cars, or shall hereafter, with the approbation of the railroad commissioners, place upon its cars the device or mechanism known as the Miller Platform, shall be deemed to have complied with the act entitled

An act concerning railroads, passed at the May session, A. D. 1866, and approved June 22d, A. D. 1865, and shall not be liable to any of the penalties in said act provided.

SECT. 2. This act shall take effect from its passage.

SECT. 538. All passenger trains, run upon any railroad in this state, which crosses any stream or harbor by a drawbridge, or which intersects and crosses, or is intersected and crossed by any other railroad, shall be brought to a full stop, at a distance not less than two hundred feet, nor more than one thousand feet, from the draw in every such bridge, and the point of intersection and crossing of such road, and in plain sight of the same, before such draw or crossing is passed, or attempted to be passed, by any such train; but the railroad commissioners may authorize the passing of any draw or any railroad crossing, without stopping as aforesaid, by a writing, signed by a majority of them, whenever in their opinion, the same can be done consistently with the public safety.

1853.
Passenger trains
to stop before
passing draw-
bridge or railroad
crossing.

Commissioners
may authorize
passing without
stopping.

SECT. 539. Every engine-man running such train, who shall violate the provisions of the next preceding section, shall be punished by a fine not exceeding one hundred dollars, or by imprisonment in a common jail for a term not exceeding three months; and the president and directors of any railroad company who shall knowingly permit any passenger train upon their road to be run over any such draw or crossing, without first making the stop prescribed in the next preceding section, shall forfeit the sum of five hundred dollars, to be recovered by them by an action of debt upon this statute, one-half to him who shall prosecute to effect, and the other half to the treasury of the state; and the personal service of the writ in said action, upon any one or more of them, who may be residents of, or found within, this state, shall be sufficient service to bring all of them to trial.

Penalty for vio-
lation.

SECT. 540. All railroad trains, which are obliged to come to a full stop before crossing any drawbridge, shall, whenever the railroad commissioners shall so order, be brought to such a full

1865.
Passenger trains
to stop at nearest
regular station
to a drawbridge.

stop at the regular station, nearest to such drawbridge, for a sufficient length of time to accommodate passengers who may desire to enter or leave said trains at said station, if said station is in full view of said drawbridge, and not more than one hundred and twenty rods therefrom.

1853. 1856.
Not to permit a
train to run over
switch, &c., un-
less there be a
switchman at
junction, &c.

Penalty for vio-
lation by engine-
man.

Penalty for vio-
lation by presi-
dent and direct-
ors.

1853. 1854.
Number of brake-
men on train.

SECT. 541. No railroad company shall run, or permit any passenger train to be run, over any switch, at any railroad junction of two or more different roads, or at any station where such train does not regularly stop or is not then to be stopped, unless there be, at the time when such train shall arrive near any such switch, a switchman standing at such junction switch, or the station switch so first approached, with a white flag by day or a light in the night, to indicate that such switches are in a proper position for the passage of such train, or unless, in the absence of such switchmen, said train shall be first brought to a full stop at a distance of not less than two hundred feet, nor more than seven hundred feet therefrom; and every engine-man, who shall run a train over any such switch contrary to the provisions of this section, shall be punished by a fine not exceeding one hundred dollars, or imprisonment in a common jail for a term not exceeding sixty days, or by such fine and imprisonment both; and the president and directors of any railroad company, who shall knowingly suffer and permit such train to be run over any such switch, contrary to the provisions of this section, shall forfeit the sum of five hundred dollars, to be recovered in an action of debt, on this statute, one half to him who shall prosecute to effect, and the other half to the treasury of the state; and the service of the writ, in the manner prescribed in the five hundred and thirty-ninth section of this act, shall be sufficient service to enable the plaintiff to maintain said action against all of them; but the railroad commissioners may dispense with such switchmen, at such places on any railroad where, in the opinion of such commissioners, other equally safe signals and protections are provided.

SECT. 542. Upon every train run, or intended to be run, upon any railroad in this state, at a greater average speed than thirty miles an hour,

between stations, and consisting of more than two passenger cars, one brakeman shall be placed and kept at the brake of each car connected with such train; and if any such train shall be run upon any road in this state, without a brakeman, provided and stationed at the brake of each car as aforesaid, the company owning or running such road, shall forfeit for each offense the sum of one hundred dollars, one-half to him who shall prosecute to effect, and the other half to the treasury of the state, to be recovered in an action of debt on this statute; but whenever the double-action brake is used on any such train, such corporation shall be required to place and keep but one brakeman at and to every two cars connected with such train.

Penalty for violation.

SECT. 543. If, in consequence of the intoxication, or any gross and wilfull misconduct or negligence on the part of any conductor, engineer, or of the switch, bridge, or brake tender, or signal man, or any other servants of such corporation, any loss of life, or the breaking of a limb, shall be caused, such servant or servants shall be deemed guilty of felony, and shall be punished by imprisonment in the state prison for a term not exceeding ten years.

1853.

Loss of life, &c.,
ensuing from intoxication, &c.,
of servant of corporation, felony.

SECT. 544. If the life of any person, being a passenger or crossing upon a public highway in the exercise of reasonable care, shall be lost by reason of the negligence or carelessness of any railroad company in this state or by the unfitness, or negligence, or carelessness, of its servants or agents, such railroad company shall be liable to pay damages not exceeding five thousand dollars, nor less than one thousand dollars, to the use of the executor or administrator of the deceased person, to be recovered by such executor, or administrator, in an action on the case upon this statute, for the benefit of the husband, or widow and heirs of the deceased person, one moiety thereof to go to the husband, or widow, and the other to the children of the deceased, but if there shall be no children, the whole shall go to the husband or widow, and if there is no husband or widow to the heirs, according to the law regulating the distribution of intestate personal estate. Every action

Damages for loss
of life from negligence of company, &c.

Actions against

railroad companies, when to take precedence.

brought upon this section, and every action brought against any railroad company for injuries received, shall take precedence of all other civil cases, in any court in this state; but no such action shall be tried before the second term of the court before which it may be pending, and may be further continued by such court for cause.*

Corporation to give notice to commissioners of accidents, &c.

SECT. 545. Every railroad company shall, within twenty-four hours after the occurrence of any accident attended with serious personal injury give notice of the same to the railroad commissioners, in writing, who, upon receiving such notice, or upon public rumor of such accident, may repair or dispatch one of their board to the scene of said accident, and inquire into the facts and circumstances thereof; and any such company neglecting or wilfully omitting to give the notice aforesaid, shall be liable to a penalty of one hundred dollars for every day that such neglect or omission shall continue; and the commissioners shall, without charge, furnish any person injured, or the friends of any person killed, any information they may have acquired in relation to any disaster, and the names of the persons from whom the same was obtained, or by whom the same may be proved.

1865.
Time within which certain suits to be brought, limited.

SECT. 546. All suits or prosecutions, for any violation of the provisions of the four hundred and seventieth, four hundred and seventy-second, five hundred and thirty-eighth, five hundred and thirty-ninth, five hundred and forty-first, five hundred and forty-second, five hundred and forty-third, five hundred and forty-fourth, and five hundred and forty-fifth sections of this act, shall be commenced within one year after the cause of action shall have arisen.

In Addition, July 19th, 1867.

Limitation of action for damages for loss of life from negligence

SECT. 1. No suit shall be hereafter brought or maintained under or upon the five hundred and forty-fourth section of the act to which this act is

* Insurance Company cannot recover of railroad company for money paid for loss of life caused by negligence. Conn. Mutual Life Ins. Co. vs. N. Y. & N. H. Railroad Co., 25 C. R., 265.

in addition, unless the same shall be commenced within eighteen months from and after the death of the person whose life has been or may be hereafter destroyed in the manner described in said section. *Provided, however,* that in all cases where death has resulted from any of the causes mentioned in said section and the remedy therefor is not barred by the statute of limitations, suits may be brought under said section to recover the damages mentioned in said section at any time within six months from and after the time this act goes into operation, although more than eighteen months may have elapsed since the time of such death.

of railroad companies.

Proviso.

SECT. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

Repeal.

SECT. 3. This act shall not affect any suit now pending.

Not to affect pending suits.

In Addition, July 27th, 1867.

SECT. 1. The governor of this state is hereby authorized and empowered, upon the application of any railroad or steamboat company located in this state, to appoint, from time to time, as he may deem necessary, one or more persons who may be designated by such company, to act as policemen upon the premises, cars, or vessels of such company; and he shall issue to every person so appointed, a commission to act as such policeman.

Railroad and steamboat police.

SECT. 2. Every policeman so appointed shall, before entering upon the duties of his office, take and subscribe the oath contained in the tenth article of the constitution, which oath, so subscribed, with a copy of his commission, he shall file with the secretary of state, and a certificate that the same has been so filed, shall be lodged by the said secretary with the clerk of each county within which it is intended that the said policeman shall act; and it shall be lawful for such policeman, and it shall be their duty to arrest without previous complaint or warrant, all such persons as are guilty of drunkenness, profane swearing, Sabbath breaking, vagrancy, disorderly conduct, tumultuous and offensive carriage, breaches of the peace, assaults and other offenses, when such offenses

Policemen to take oath.

Their duty.

shall be committed upon the premises, cars or vessels of the railroad or steamboat company for which such policeman shall have been appointed respectively; and such offenders shall be taken in the act or on speedy information of others; and it shall be lawful for any justice of the peace in the county in which such offense may be committed, to proceed to trial and to render judgment without previous complaint and warrant upon persons so arrested, in the same manner as if they had been arrested upon process issued by such justice; *provided*, that in all cases where exclusive jurisdiction of the offenses aforesaid is by law vested in police courts, when committed within certain limits, the said police courts shall continue to have such exclusive jurisdiction within said limits, and may exercise the same in the manner hereinbefore prescribed for justices of the peace; and appeals shall be allowed in trials for said offenses in the same manner and to the same extent as is now, or may be hereafter provided by law in such trials; *and provided further*, that no person arrested as aforesaid shall be taken for trial out of the town where the offense is committed, unless the offense is committed upon railroad cars propelled by steam, or steamboats when in motion.

Badge of policeman.

Their compensation.

How discharged from office.

SECT. 2. Every such policeman shall, at all times when on duty, wear in plain view a metallic shield with the words "Railway Police," or "Steamboat Police," as the case may be, and the name of the company for which he is appointed inscribed thereon. The compensation of such policeman shall be paid by the companies for which they may be appointed respectively.

SECT. 4. Whenever any such company shall no longer require the services of any policeman appointed as aforesaid, they shall file a notice to that effect with the secretary of state and the clerks of the several counties in whose offices the certificates hereinbefore provided for were originally filed, and thereupon the authority of such policeman shall cease.

In Addition, July 8th, 1870.

Railroad compa-

Every railroad company in this state in making

contracts for the building of its road shall require sufficient security from the contractors for the payment of all labor thereafter performed in constructing the road of such company by persons in their employ, and such company shall be liable to the laborers employed for labor actually performed on the road; but such liability shall not exist unless the person having such claims shall in writing notify the treasurer of said company that he has not been paid by the contractors, within twenty days after the completion of such labor.

panies to require security from contractors for the payment of laborers, and company to be liable to the laborers employed.

AN ACT CONCERNING CRIMES AND PUNISHMENTS.

SECT. 85. Every person who shall willfully and maliciously impair, injure or destroy any engine, carriage or car, belonging to any railroad company, or who shall willfully and maliciously displace any switch upon any railroad, shall be punished by a fine not exceeding one hundred and fifty dollars, or by imprisonment in a common jail not exceeding one year, or by such fine and imprisonment both.

Injuring railroad engines, &c.

SECT. 192. Every president, director, secretary, treasurer, book-keeper, conductor, clerk, or agent of any railroad company incorporated by authority of this state, who, while in the employment of such railroad company, shall take, purloin, secrete, or in any way appropriate to his use, or to the use of others, any of the moneys, coins, bills, notes, credits, or other choses in action, belonging to, or deposited with such railroad company, with intent to defraud and prejudice any person or persons, or body politic or corporate, or who shall falsely make any entries of moneys, coins, bills, notes, credits, or other choses in action, in or upon any of the books of such railroad company, with intent to defraud and prejudice any person or body politic or corporate, shall suffer imprisonment in the Connecticut state prison, for a term not less than two, nor more than ten years.

1853.

Embezzlement of funds of railroad company, and making false entries.

In Addition, June 30th, 1866.

SECT. 1. No person shall cast, empty, or dis-

Nuisances on

railroad tracks or
in depots pro-
hibited.

charge, or cause, suffer, or permit to be cast, emptied, or discharged, upon or into that part of any railroad or railroad depot situated within the limits of any incorporated city in this state, any filth or rubbish, any foul or offensive wash or water, or the contents of any privy, vault, cess-pool, or sewer.

Penalty.

SECT. 2. Every person who shall violate any of the provisions of this act, shall for each violation be punished by a fine not exceeding fifty dollars, one half to go to the person furnishing the proper officer information that leads to a conviction; *provided*, that no person who now empties or discharges any sewer into or upon any such railroad or depot, by virtue of a permission so to do from the proper authorities of the city wherein the same is done, shall for that cause be liable to said penalty until the expiration of three months after the passage of this act.

Proviso.

AN ACT FOR THE REGULATION OF CIVIL ACTIONS.

1857.
Owner of railroad
bond may sue in
his own name.

SECT. 63. The bona fide owner and holder of a railroad bond may bring any proper action, in his own name, for the recovery of whatever may be due thereon.

1840.
What prima facie
evidence of injury
by fire or rail-
road.

SECT. 169. In all actions against any person, or against any incorporated company, for the recovery of damages on account of any injury to any property, whether real or personal, occasioned by fire communicated by any locomotive engine while upon or passing along any railroad in this state, the fact that such fire was so communicated, shall be full prima facie evidence, to charge with negligence the person or corporation, who shall, at the time of such injury by fire, be in the use and occupation of such railroad, either as owner, lessee, or mortgagee, and also those who shall, at such time, have the care and management of such engine, unless such person or corporation shall show that no negligence was, at such time, justly chargeable to them or to those in their employment.

1856.
Levy of execution
on property of
railroad compa-
ny, how made.

SECT. 247. The levy of execution on the equitable right or interest which any railroad corporation may have in the whole or any part of the

real estate, right of way, or road bed, of any other railroad corporation, together with the income, rents, and profits which may be due or coming due thereon, shall be by leaving a true and attested copy thereof, with the treasurer, secretary or clerk of said last-named railroad corporation, with an attested certificate by the officer making such levy, that he levies upon and takes such right of interest to satisfy such execution; and thereupon such officer shall post the same upon some signpost in the town where such last-named railroad corporation has its office or principal place of business in this state, and as in cases of personal property, shall, at vendue, sell the same, together with such income, rents, and profits, or so much of them as shall be sufficient to satisfy said execution; and such officer shall thereupon give to the purchaser an instrument in writing, conveying to him such right and interest, and shall also leave with such treasurer, secretary or clerk, a true and attested copy of such execution and of his return thereon; and the purchaser shall thereupon become entitled to said right and interest, and to all rents, profits, and income thereon as such debtor was entitled to.

AN ACT RELATING TO THE GENERAL ASSEMBLY.

SECT. 12. No petition for the incorporation of a railroad company, or horse railroad company, shall be heard by the general assembly, unless public notice shall have been given, by advertisement, in some newspaper published in the county where such railroad, or horse railroad, or some part thereof, is proposed to be located, or, if there be no newspaper published in such county, then, in a newspaper published in an adjoining county, at least three weeks before the first day of the session in which such hearing is to be had, designating the intended route of such railroad, and the street or streets, highway or highways, and other intended route of such horse railroad, with such certainty as to give reasonable notice to all persons interested therein, that their rights may be affected by the granting of said petition, and that they may have an opportunity to appear and object

1849. 1865.
Notice of petition
for incorporation
of railroad com-
pany and horse
railroad company
to be advertised.

To be accompanied by report of engineer.

thereto ; nor unless the petition for such railroad, other than a horse railroad, is accompanied and supported by the report of a skillful engineer, founded on actual examination of the route, and by other proper evidence, showing the character of the soil, the manner in which it is proposed to construct such railroad, the general profile of the surface of the country through which it is proposed to be made the feasibility of the route, and an estimate of the probable expense of constructing the same.

Railroads to be confined to the limits notified.

SECT. 13. Every act of incorporation of a railroad company shall confine the road within the limits indicated by the notice required in the preceding section, shall specify the several towns, and, in case of a horse railroad, the street or streets, highway or highways, through which the same may pass, and shall otherwise designate the route on which the respective roads may be authorized to be made, with as much certainty as the nature of the case will admit.

1844.
Notice of petitions for incorporation of canal companies, and for alteration of canal and railroad companies to be published

SECT. 14. No petition for the incorporation of a canal company, or for an alteration in the charter of any such company, or of any railroad company, shall be heard by the general assembly, unless public notice thereof shall have been given, by advertisement, setting forth the route, as near as may be, of such proposed canal, or the proposed alteration of such charter, in some newspaper published in the county where such railroad, or canal, or some part thereof is located, or where such canal or some part thereof is proposed to be located, or if there be no newspaper published in such county, then in a newspaper published in an adjoining county, at least three weeks before the first day of the session in which such hearing is to be had.

AN ACT FOR THE ASSESSMENT AND COLLECTION OF TAXES.

Railroad and horse railroad companies to make returns, in October, to the comptroller, of the value of their stock, and fund-

SECT. 45. The secretaries, or treasurers, of the several railroad companies, and horse railroad companies, which have been, or may hereafter be, incorporated in this state, shall within the first ten days of October in each year make out, under

oath and deliver to the comptroller of public accounts full and true lists or statements of the number of shares of stock in their respective companies, the amount of their funded and floating debt, the amount of cash on hand, the true market value of each share of stock, and of their funded and floating indebtedness on the first day of the month in which such lists or statements are herein required to be made, the whole length of their respective roads, and the length of those portions thereof, if any there are, lying without this state.

SECT. 46. Each of such railroad companies shall, on or before the twentieth day of October, in each year, pay, or cause to be paid, to the treasurer of this state, for the use of this State, a sum equal to one per cent. of the market value of the stock, and of the funded and floating debt of such company, whether the stock and debt of such railroad company, or horse railroad company, is owned by persons residing in this state or elsewhere, first deducting from such valuation the amount of cash actually on hand; which valuation so made, and approved or amended by the board of equalization, shall be regarded as fixing the basis or measure of value of such railroad and horse railroad, their rights, franchises, and property within the state, for the purposes of taxation; and this sum or tax shall take the place, and be in lieu, of all other taxes on railroads and horse railroad property, and franchises, within this state; but when a railroad lies partly within this state, and partly within some adjoining state, or states, there shall be paid only such proportion of the percentage herein required to be paid by said companies, respectively, on the value of such railroad property, estimated as aforesaid, as the length of that portion of the road which lies within this state bears to the whole length of the road; and when any tax hereby imposed upon the property and franchises of any railroad company, or horse railroad company, becomes due, and such company shall not then be in the possession, and have the management and control of its road, or the road bearing its name, each and every person, railroad company, or corporation, then owning,

ed and floating
debt, &c.

Amount of tax
to be paid by rail-
road and horse
railroad compa-
nies.

When railroad
lies partly with-
out the state, tax
to be reduced
proportionally.

Parties in posses-
sion of, or operat-
ing, any road, a
trustee, &c., to
be liable for the
tax.

possessing, operating, or having the management and control of such railroad, or horse railroad, either as trustee, assignee, agent, or lessee, shall be liable, and is hereby required to pay such tax, or cause it to be paid, to the treasurer of this state, for the use of the state, within the time prescribed by this act, for the payment of the same.

In Addition, July 27th, 1867.

Tax on railroad property and indebtedness.

SECT. 1. That the tax imposed in section forty-six, Chapter I, title LXIV, of an act entitled "An Act for the Assessment and Collection of Taxes," shall take the place and be in lieu of all other taxes on railroad and horse railroad property, franchises, funded and floating debts within this state.

Repeal.

SECT. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

In Addition, July 24th, 1868.

Tax on railroad property and indebtedness.

That Chapter XL of the Public Acts passed May Session, A. D. 1867, shall not apply to any railroad or horse railroad property, not used for railroad purposes; *provided*, that all real estate owned by railroad or horse railroad companies, not used for railroad purposes, located in this state, may be deducted from the market value of the stock of such companies in their return to the comptroller of this state.

1862.
Persons or corporations operating railroads, as lessees, may deduct the amount of tax paid from payments due lessors.

SECT. 47. Whenever any person, company, or corporation, owning, possessing, operating or having the management and control of any railroad, or horse railroad, as the lessee thereof, under or by virtue of any contract, or lease, existing on the tenth day of July, 1862, shall have paid, to the treasurer of the state, the tax required to be paid by such lessee, by the provisions of the next preceding section of this act, such payment shall be deemed and considered to be made on account of the lessor of said railroad, or horse railroad, and the amount thereof may be deducted and withheld from any payments due, or to become due,

to such lessor on account of such contract or lease.

SECT. 55. The board of equalization shall examine, and amend, or correct, all lists and statements returned to the comptroller of public accounts, as required by the eleven preceding sections of this act, in such manner as they may deem just and equitable; and in case any person shall fail to make such return, within the time, and in the manner prescribed, or shall, in the opinion of the board of equalization, make erroneous returns, said board shall, within ten days after the time limited for making such returns, make out upon the best information which they can obtain, the statement or list required to be made, and returned by the person so failing or making such erroneous return; and a true copy of each list and statement, as amended, corrected, approved or made out by said board of equalization, shall be by them returned to each respective cashier, treasurer, secretary, superintendent, manager, agent, auctioneer, or clerk, by mail or otherwise; and the decision by said board of equalization shall be final and conclusive as to the value and amount of any of said deposits, stocks, property, receipts and collections, sales, and number of messages upon which the respective taxes are to be paid.

Board of equalization shall amend and correct lists and statements.

SECT. 56. If any person shall fail to make out and return to the comptroller of public accounts, within the time and in the manner prescribed in the twelve preceding sections of this act, any list or statement therein required to be made and so returned, such person shall, for each failure, forfeit to the treasurer of this state, for the use of this state, the sum of five hundred dollars, to be recovered in the name of the treasurer by action on this statute; and if any person, association, company, or corporation, required by such sections to make any payment to the treasurer of this state, shall fail to make, within the time therein limited, the payment so required, such person, association, company or corporation, shall, for each failure, forfeit to the treasurer of this state a sum equal to twice the amount of the tax therein imposed upon such person, company, association, or corporation,

Forfeiture for neglect to make returns and pay taxes.

to be recovered, in the name of the treasurer, by action of this statute.

AN ACT FOR THE SETTLEMENT OF ESTATES, TESTATE, INTESTATE, AND INSOLVENT.

1858.
Trustee may release interest of railroad corporation, when.

SECT. 115. The Trustee of any railroad corporation, whose estate is in settlement as an insolvent estate, may, if the assets of such estate shall not otherwise be sufficient to pay the claims allowed by the commissioners, and the expenses of settling the estate, release to the proprietors of the land over which such corporation may have a right of way, or an encumbrance for other purposes connected with such railroad, upon such terms as shall be approved by the court of probate, but nothing contained in this section shall in any way affect any right, or lien, existing prior to the appointment of such trustee.

AN ACT CONCERNING LANDS.

1846.
Right to land within limits of railroad or canal not to be gained by adverse possession.

SECT. 29. If the owner or occupant of any land adjoining any railroad or canal in this state, has, since the tenth day of June, one thousand eight hundred and thirty-one, taken, or shall take into, his enclosure any part of the land belonging to said railroad or canal, as located and established, or since that time has erected, or shall erect, any building upon any land belonging to any such railroad or canal as aforesaid, no continuance of such enclosure of building, or length of possession of the land belonging to such railroad or canal, so enclosed or built upon, shall create in such owner or occupant, or in any person claiming under him, any right to the land belonging to such railroad or canal, so enclosed or built upon.

AN ACT FOR THE ASSESSMENT AND COLLECTION OF TAXES.

In Addition, June 10th, 1869.

Bonds of towns or cities in aid of certain railroads

That all bonds issued, or which may be issued, by any town or city in aid of the construction of

the railroads of "The Connecticut Western Railroad Company," the "New Haven, Middletown, and Willimantic Railroad Company," the "Shepaug Valley Railroad Company," and "The Connecticut Valley Railroad Company," and either of them in pursuance of legal votes of such town or city, as authorized or ratified by the legislature of this state, and all bonds issued, or which may be issued by any town or city to provide or raise money to pay for stock subscribed by such town or city in any of the said railroad corporations in this state, in pursuance of legal votes of such town or city authorized or ratified as aforesaid, shall be exempt from taxation in the hands of the holders of such bonds; *provided*, that whenever the avails of such bonds or stocks shall have been expended in the construction of the railroads of said corporations respectively, such railroad corporations shall pay a tax of one per cent. to the treasurer of this state upon the amount of such bonds issued by any town or city in aid of the construction of such railroad as aforesaid, whether such bonds are owned by persons or corporations in this state or elsewhere, and upon the amount of stock subscribed by any town or city in any of the said railroad corporations as aforesaid.

Proviso.

AN ACT CONCERNING COMMUNITIES AND CORPORATIONS.

In Addition, July 8th, 1869.

SECT. 1. Every railroad company shall construct and maintain good and sufficient railings or fences on one or both sides of its road, when the same runs within the limits of any public highway or turnpike road, or adjoining thereto, whenever such railings or fences are necessary for the safety of persons or property, passing over such highway or turnpike; and if any person shall suffer any damage in his person or property by reason of the neglect of any railroad company in the premises, such railroad company shall pay to him just damages.

Railroad companies to maintain sufficient fences where their road runs within the limits of or adjoins a public highway.

SECT. 2. If the life of any person traveling or being upon any public highway or turnpike, in the

Damages in case of loss of life by

neglect to maintain fence.

exercise of reasonable care, shall be lost by reason of the neglect of any railroad company to construct and keep in good order all necessary railings or fences, as required by the foregoing section, such railroad company shall be liable to pay damages, not exceeding five thousand dollars, to the use of the executor or administrator of the deceased person, to be recovered by such executor or administrator in an action in the case upon this statute, for the benefit of the husband or widow and heirs of the deceased person, one moiety thereof to go to the husband or widow, and the other to the children of the deceased; but if there shall be no children, the whole shall go to the husband or widow, and if there is no husband or widow, to the heirs, according to the law regulating the distribution of intestate personal estate.

Distribution of sum recovered.

Repeal.

SECT. 3. All acts or parts of acts inconsistent herewith are hereby repealed.

In Addition, July 8th, 1869.

Railroad companies may make contracts with one another, leases of franchises, &c.

SECT. 1. Any railroad company in this state may make any contract not forbidden by law with any other railroad company, with whose railroad its own railroad may connect or intersect, in relation to the business or property of either of said companies; may take a lease of the property and franchises of, or lease its property and franchises to any such railroad company, or may operate its railroad in connection with any such company, and all such leases and contracts heretofore made are hereby ratified and confirmed; *provided*, that nothing in this act shall be so construed as to authorize the merger or consolidation of the stock of any railroad companies.

Leases and contracts heretofore made validated.

Consolidation of companies not authorized.

Power of general assembly to regulate charges of freight or passage, running of trains, &c.

SECT. 2. Nothing in this act shall be construed to limit or take away any rights or powers of the general assembly, to pass any law regulating the charges for carrying freight or passengers on any such railroad or connecting railroads, or regulating the number or the running trains, or in reference to the franchise or business of such railroads.

In Addition, July 9th, 1869.

Every person who shall commit any nuisance in or upon any railroad bridge in this state, shall be punished by a fine not exceeding seven dollars, or by imprisonment in a common jail not exceeding thirty days, or by such fine and imprisonment both.

Penalty for committing nuisances on railroad bridges.

AN ACT CONCERNING ROADS AND BRIDGES.

In Addition, July 10th, 1869.

SECT. 1. That no town shall be liable to any suit or action for an injury received on any highway in such town by reason of any structure placed in said highway by any railroad corporation by authority of law, but such damage may be recovered in a suit against said railroad company.

Towns not liable for injuries done by reason of acts of railroad corporations.

SECT. 2. This act shall not affect any suit now pending.

Not to affect pending suits.

AN ACT CONCERNING COMMUNITIES AND CORPORATIONS.

In Addition, July 9th, 1869.

That all highway bridges hereafter constructed over any railroad track in this state shall be so constructed that the bottom timbers of the bridge shall be not less than eighteen feet above the top of the rail in the railroad track; and that all covered bridges constructed on the line of any railroad shall be not less than eighteen feet in height from the top surface of the rail laid in the track on the bridge to the under side of the cross beams overhead.

Construction of bridges over railroad tracks regulated.

That section five hundred thirty-eight, of the act concerning communities and corporations, of the general statutes, be and is hereby amended by striking out the word "passenger;" also by striking out the words "one thousand feet," and inserting in lieu thereof the words "eight hundred feet."

Regulating the stoppage of railroad trains before draw-bridges or railroad crossings.

In Addition, July 9th, 1869.

Who may vote on shares of railroad stock subscribed for by towns.

That the agent, appointed by any town in this state, to subscribe for stock in any railroad, shall have power to vote on the shares of stock subscribed for by him in all meetings of the stockholders of such railroad, unless such town shall otherwise direct.

Willful injury to personal baggage, how punished.

That any baggage-master, express agent, stage-driver, hackman or other person, whose duty it is to handle, remove or take care of the baggage of passengers, who shall willfully or wantonly injure or destroy any trunk, valise, box, package, or parcel, while loading, transporting, unloading, delivering, or storing the same, shall be punished by a fine not exceeding fifty dollars, one-half to go to the complainant.

Regulating appeals from action of railroad commissioners, authorizing the crossing of non-navigable streams.

SECT. 1. Whenever any railroad company shall be permitted, or authorized by the railroad commissioners, to cross or intersect any stream of water or water course, not navigable, or pond of water, and, in the opinion of any person interested in such stream of water, water course or pond, said intersection or crossing will impair the usefulness of such stream, water course or pond, as a water power, or endanger the safety of the public, or that said stream will not be restored to its former state of safety, by reason of embankments, filling or bridge piers, permitted or allowed by said commissioners, an appeal shall be allowed to such interested person aggrieved by such layout or permission, to any judge of the superior court, within twenty days after the owners of the land adjoining said stream, at the point of said intersection, or crossing, shall have had actual notice of the manner in which the said commissioners have permitted said stream to be crossed. Which appeal shall be by a suitable petition, in writing, for a hearing in regard to said claims of said petitioner, and the propriety of said manner of crossing said stream, with a citation attached thereto, and returnable in not less than eight nor more than twelve days after this date, and served, at least five days before the return day, upon such railroad company. And said judge shall have, for the purpose of disposing of said appeal, all the

powers of the superior court, and may proceed, by himself or by committee, to a hearing in regard to said claim or claims, and the propriety of said manner of crossing said stream, water course, or pond, and may render a decree, either establishing more and sufficient water way at the place of crossing or intersection of such stream, water course, or pond, or providing such method of crossing that the usefulness and safety of said stream may be preserved, and that the safety of the public may not be endangered, or confirming said method of lay-out. And if said alteration is so decreed, award costs against said railroad company; and if said lay-out or permitted mode of crossing or intersection is confirmed, award costs against the petitioners, and issue execution in favor of either party for costs to be taxed as upon civil process in the superior court. Said appeal shall be a supersedeas, so far as said crossing or intersection is concerned, until judgment shall be rendered thereon by such judge of the superior court.

Award of costs.

Appeal to be a supersedeas.

SECT. 2. This act shall take effect from and after its passage.

When to take effect.

AN ACT CONCERNING COMMUNITIES AND CORPORATIONS.

In Addition, July 21st, 1870.

SECT. 1. No highway or public street of any kind shall hereafter be laid out or constructed across any railroad in this state upon a level therewith, except under authority and permission in writing from the general railroad commissioners.

Lay-out of highways across railroads.

SECT. 2. The town, city, borough, or other party proposing to so lay out or construct any highway or other public street, shall, before doing the same, notify said commissioners in writing of such proposed action, and thereupon it shall be the duty of said commissioners to give to said town, city, borough, or party, and to the company whose railroad it is so proposed to cross as aforesaid reasonable notice in writing, of the time and place when and where they may be heard in

Notice of proposed lay-out to be given to railroad commissioners.

reference to said proposed crossing upon a level ; and in case they allow said crossing, then said lay-out and construction may be proceeded with in the same manner in all respects as if this act had not been passed.

Expense of such crossing how borne.

SECT. 3. If said commissioners shall disallow said proposed lay-out or construction upon a level with said railroad, then they shall further determine whether said highway or other public street shall cross over or under said railroad ; and one-half of the expense of said crossing over or under, as the case may be, shall be borne by said railroad company, and such railroad company, upon the completion of said highway or street, including such crossing, shall pay over the same to the party entitled thereto.

Expense of maintaining bridge at crossing.

SECT. 4. If said highway or street shall cross over said railroad, the bridge or other structure necessary therefor, shall be maintained and kept in repair by the party chargeable by law with the maintenance of said highway or street ; but if said highway or street shall cross under said railroad, the railroad bridge necessary therefor shall be maintained and kept in repair by said railroad company.

Fees.

SECT. 5. The fees of said commissioners under this act shall be the same as now provided by law for other service by them, and shall be paid by the parties in interest, in equal proportions.

AN ACT RELATING TO THE CROSSING OF THE NAUGATUC RAILROAD AND THE NAUGATUC RIVER BY THE NEW HAVEN AND DERBY RAILROAD COMPANY.

Lay-out of N. H. and Derby R. R. approved.

SECT. 1. The location and lay-out of the railroad of the New Haven and Derby Railroad Company across the Naugatuc Railroad and the Naugatuc River, and the flats and meadows adjacent thereto, as the said location and lay-out have been recently approved in writing by the railroad commissioners, are hereby approved and confirmed ; and the New Haven and Derby Railroad Company are hereby authorized to construct their railroad and their proposed bridge across said river, and flats and meadows, upon the route and in the manner prescribed and provided in and by the

said written approval so made by the railroad commissioners.

SECT. 2. The New Haven and Derby Railroad Company shall, at all times, at their own exclusive expense, provide, at the point of the intersection of their railroad with the Naugatuc Railroad, such means of preventing collisions and accidents, by flag-men or otherwise, as may be required by the railroad commissioners, or by law, for that purpose.

Prevention of accidents at intersection of roads.

SECT. 3. This act shall take effect from its passage.

Approved, July 5th, 1870.

AN ACT FOR THE PROTECTION OF THE BRIDGE OF THE SHORE LINE RAILWAY OVER CONNECTICUT RIVER.

Whereas, the bridge of the Shore Line Railway over Connecticut River is nearly completed; and *whereas*, it is found that the piers of said bridge, if left without suitable support, will be insecure and liable to be undermined and swept away; and *whereas*, the right of the Shore Line Railway to make said piers secure, by ballasting or otherwise, is called in question; and *whereas*, for the safety of the public it is necessary that said piers and bridge should be made, and at all times kept, absolutely safe and secure; therefore:—

SECT. 1. The Shore Line Railway is hereby authorized to support and strengthen the piers of its bridge over Connecticut River, by depositing within, between and around the cylinders of said piers, and around said piers, from time to time, stone and ballast in such manner and in such quantities as may be necessary or useful in order to make said cylinders, piers, and bridge, firm, safe, and secure; and said corporation is hereby authorized to do, from time to time, such work upon said bridge, piers, and cylinders as may be necessary or proper in order to maintain and keep said bridge, piers, and cylinders in a condition of safety and security: *Provided, however*, that said corporation shall not deposit stone or ballast around

Shore Line railway authorized to secure their bridge over Connecticut by deposit of stone around the piers.

said piers at a height exceeding twelve feet from the natural bed of the river at a point where said stone or ballast comes in contact with said piers or cylinders, and, when so deposited, such stone or ballast shall be laid so as to form a slope from the highest point of such contact to the bed of the river, and not to extend laterally from said piers or cylinders in any direction to exceed eighteen feet:—*And provided further*, that within the draws of such bridge no stone or ballast shall be deposited or kept so as to reduce the depth of water at any point between the piers of said draws to less than twelve feet at any time.

SECT. 2. This act shall take effect from its passage.

Approved, July 15th, 1870.

AN ACT FOR THE PROTECTION OF ELECTRIC SIGNALS
ON RAILROADS.

Penalty for willful
injury to electric
signals on rail-
roads.

SECT. 1. Every person who shall willfully and maliciously injure, molest, or destroy any electric signal in use on any railroad in this state, or any material or property appertaining thereto, or who shall cut, disconnect, remove or otherwise interrupt the use of any wire, lever, pin, or battery, used to operate such signal or its connection therewith, shall be punished by a fine not exceeding one thousand dollars, and by imprisonment in the Connecticut state prison for a term not exceeding ten years.

When this act
takes effect.

SECT. 2. This act shall take effect from its passage.

Approved, June 15th, 1871.

AN ACT IN ADDITION TO AN ACT CONCERNING COM-
MUNITIES AND CORPORATIONS.

Office of the rail-
road commission-
ers to be kept at
Hartford.

That the railroad commissioners be and they hereby are authorized to hire an office at an annual rent not to exceed the sum of five hundred dollars, in the city of Hartford, where their records shall be kept for examination and preservation; the rent and incidental expenses of said office shall be collected by said commissioners in the same manner as their general expenses are now by law collected.

Approved, July 11th, 1871.

AN ACT RELATING TO THE CITY OF NEW HAVEN.

SECT. 1. The court of common council in the city of New Haven shall have the right to fix and determine the height of all bridges crossing railroads in said city. This section repealed by chapter cxlii.

SECT. 2. The said court of common council shall have the same power to establish voting districts in the first and seventh voting districts of the town of New Haven, that it now has in the second, third, fourth, fifth and sixth voting districts in said town. Voting districts in the first and seventh districts.

SECT. 3. All acts and parts of acts inconsistent herewith are hereby repealed. Repeal.

SECT. 4. This act shall take effect from its passage.

Approved, July 18th, 1871.

AN ACT IN ALTERATION OF AN ACT ENTITLED AN ACT RELATING TO THE CITY OF NEW HAVEN.

That the first section of chapter ninety-two of the public acts of 1871, approved July 18th, 1871, be and the same is hereby repealed. Repeal of chapter xcii, acts of 1871.

Approved July 27th, 1871.

AN ACT IN ADDITION TO AN ACT ENTITLED AN ACT CONCERNING COMMUNITIES AND CORPORATIONS.

SECT. 1. That the general railroad commissioners be, and they are hereby authorized to grant permission to any railroad company of this state to reduce the number of brakemen now required by law to be placed upon passenger trains, whenever such company may have adopted a system of brakes to be operated by the engineer, which, in the opinion of said commissioners may render the number of brakemen now required by law unnecessary; but said commissioners may revoke the permission granted by authority of this act, whenever they consider the public safety requires, and on said revocation such company shall place upon its trains the number of brakemen now required by law. Railroad commissioners may regulate the number of brakemen on passenger trains.

SECT. 2. This act shall take effect upon its passage.

Approved, July 5th, 1871.

AN ACT IN ADDITION TO AN ACT CONCERNING COMMUNITIES AND CORPORATIONS.

Construction of highway bridges over railroad tracks.

SECT. 1. That all highway bridges hereafter constructed over any railroad track in this state, shall be so constructed that the bottom timbers of the bridge shall not be less than eighteen feet above the top of the rail in the railroad track; except in such cases when in the opinion of the railroad commissioners the interests of the public require a less height, and in such cases the said commissioners shall prescribe and direct in writing the height at which said bottom timbers shall be above the top of the rail in said railroad track.

Repeal.

SECT. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

Approved, July 5th, 1871.

AN ACT IN ADDITION TO AN ACT RELATING TO LIENS.

Liens on railroads for materials furnished or services rendered in construction.

SECT. 1. Every railroad, in the construction, grading, or building of which, or any of its appurtenances, any person shall have a claim for materials furnished, or services rendered, by virtue of any contract made with or approved by the corporation owning or managing said railroad, shall, with its real estate, right of way, material, equipment, rolling stock, and franchise, be subject to the payment of such claim; and the said claim shall be a lien on the said railroad and its said property and appurtenances, and the manner of filing, perfecting and foreclosing said lien shall be in accordance with the provisions of title thirty-eight, of the revised statutes of 1866, and all the provisions of said act are hereby extended and made applicable to railroads and persons furnishing services and materials as above specified: *provided, however*, that the certificate required by the act to which this is an addition, shall in cases arising under this act be filed in the office of the secretary of state, who shall record the same in a

book kept for that purpose, receiving the usual fees therefor; *and provided, further*, that no lien claimed under this act shall take precedence of any mortgage now existing of the whole or any part of the railroad, railroad property, or franchise, upon which said lien may attach, unless such mortgage be executed after the filing of the certificate of lien in the office of the secretary of state for record.

Approved, July 27th, 1871.

AN ACT IN ADDITION TO AN ACT CONCERNING COMMUNITIES AND CORPORATIONS.

SECT. 1. Every railroad company shall construct and maintain good and sufficient railings or fences on one or both sides of its road when the land between its line of right of way and any public highway or turnpike road is uninclosed and unfenced, whenever such railings or fences are necessary to prevent animals from passing from such public highway or turnpike road on to such railroad track; and if any person shall suffer any damage in his person or property by reason of the neglect of any railroad company in the premises, such railroad shall pay to him who shall so suffer, just damages.

Railroad companies to maintain fence between their road and the highway.

SECT. 2. If it is the duty of any person to construct or maintain any such fence, the railroad company constructing or maintaining the same may proceed and collect the expense thereof from such person in the manner provided in sections four hundred and thirty-two and four hundred and ninety-three of the act to which this is an addition.

In case it is the duty of any person to maintain such fence.

Approved, July 19th, 1871.

AN ACT TO AUTHORIZE THE FORMATION OF RAILROAD COMPANIES, AND TO REGULATE THE SAME.

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SECT 1. Any number of persons not less than twenty-five may form a company for the purpose of constructing, maintaining and operating a rail-

Formation of railroad companies.

road for public use in the conveyance of persons and property, subject to the provisions of this act, and of the general statutes of the state respecting railroads.

Articles of association.

SECT. 2. The persons forming such railroad company shall make and sign articles of association, in which shall be stated: first, the name of the company; second, the place where their principal office or place of business is located, which shall be and continue in this state; third, the places from and to which, and the names of all the towns through or into which it is proposed to construct, maintain, and operate said road; fourth, the length of said railroad, as nearly as may be, and the amount of capital stock of the company, which shall not be less than ten thousand dollars for every mile of road proposed to be constructed; fifth, the names and residence of not less than nine directors of said company, who shall be chosen by the persons subscribing said articles of association, and a majority of whom shall always be residents of this state, and shall manage its affairs for one year, and until others are chosen in their stead; *provided*, however, that the amount of the funded and floating debt of any railroad corporation established under this act shall at no time exceed the amount of cash actually paid in upon the capital stock of such company.

Capital stock.

* SECT. 3. The capital stock of said company shall be divided into shares of one hundred dollars each, and each subscriber to such articles of association shall subscribe thereto his name, residence, and the number of shares he agrees to take in said company, and on compliance with the provisions of the next section, such articles of association may be filed in the office of the secretary of state, who shall endorse thereon the day they are filed, and record the same in a book to be provided by him for that purpose, and thereupon the persons who have subscribed such articles of association, and all persons who shall become stockholders of such company shall be a corporation by the name specified in such articles of association.

Engineer's report to accompany the articles of association.

SECT. 4. Such articles of association shall not be filed and recorded unless they are accompanied

by the report, under oath, of a skillful engineer, founded on an actual examination of the route, showing the character and structure of the proposed road bed, with its indications of rock or earth cuttings; the manner in which it is proposed to construct said railroad; the general profile of the surface of the country through which it is proposed to be made; the feasibility of the route, and an estimate of the probable expense of constructing the same; a copy of which report shall be kept on file in the office of the secretary of state; nor shall such articles of association be filed and recorded until at least five thousand dollars of stock for every mile of railroad proposed to be made is subscribed thereto, and ten per cent. of such subscription paid in cash to the directors named in said articles of association, nor unless there is annexed thereto an affidavit, made by at least three of the directors named in said articles, that the amount of stock required by this section has been in good faith subscribed, and ten per cent. in cash paid thereon as aforesaid, and that it is intended in good faith to construct the road named in such articles of association. And a copy of any articles of association filed and recorded as aforesaid, or of the record thereof, certified by the secretary of state, shall be *prima facie* evidence of the due formation, existence, and capacity of said corporation.

SECT. 5. When such articles of association are recorded in the office of the secretary of state, the directors may, in case the whole of the capital stock is not subscribed, open books of subscription to the same, in such places and on such notice as they may deem expedient, and may continue to receive subscriptions until the whole of the capital stock is subscribed; and at the time of subscribing every subscriber shall pay ten per cent. on the amount subscribed by him in lawful money, and no subscription shall be received or taken without such payment of ten per cent. in cash on subscribing; *provided*, such company shall not commence the construction of its road until at least ten thousand dollars per mile is subscribed to the capital stock thereof by responsible persons, and ten per cent. in cash is paid in thereon.

Subscriptions to
the capital stock.

Powers of the
company.

SECT. 6. Such company may purchase, receive, and hold in fee simple, or otherwise, such real estate as may be necessary or convenient for accomplishing the objects of this act, may by their agents, surveyors, and engineers, enter upon such route, place, or places, as may be designated by their board of directors, for the purpose of making surveys, and determining the line, course or way whereon to construct said railroad, and may construct, complete, equip, and maintain, and enjoy, a railway, with one or more tracks, over the route specified in their articles of association, and to take, transport, and carry persons and property thereon, by the power and force of steam, of animals, or of any mechanical or other power, or any combination of them; and shall be vested with all the powers and privileges enjoyed by all other railroad companies in this state, subject to all the statutes which are now or may hereafter be enacted for the government of railroad companies, and all the immunities, rights, privileges and powers given in this act shall be enjoyed by the railroad companies at present existing in this state; *provided*, the same do not conflict with the special provisions of any charter.

Powers of the di-
rectors.

SECT. 7. The directors of any such railroad company for the time being, shall have power to fill any vacancies which may occur in their number, may choose a president, vice-president, and such other officers as they may deem expedient, may make and prescribe such by-laws, rules and regulations as they shall deem needful and proper, not contrary to the laws of this state or of the United States, in regard to the disposition and management of the stock, property, estate and effects of said company; the transfer of its shares, the duties and conduct of its officers and servants, the warning and holding of meetings of directors and stockholders, and all matters whatsoever which may appertain to the regulation of the affairs of such company. The number of directors may be fixed by the stockholders at (any) annual meeting.

Intersections or
connections with
other roads.

SECT. 8. Such company may, if necessary in the construction of their railroad, intersect, cross, or connect with any other railroad; *provided*, that

if said company shall desire to make any such crossing, intersection, or connection, it shall first agree with the railroad company whose road it so desires to intersect, cross, or connect with, in reference to the plan or manner thereof, if able to do so, but if unable so to agree, then the board of railroad commissioners shall have power to fix and determine the place or manner of such connection, intersection, or crossing, after giving reasonable notice to such company, to attend and be heard, and their action in the premises shall be final; *and provided further*, that no such railroad shall cross or intersect any other double track railroad on grade, except for the purpose of making a connection therewith; *and provided further*, that nothing in this act contained shall authorize the bridging of navigable waters, without the consent of the general assembly.

SECT. 9. Any such railroad company may make lawful contracts with any other railroad company, with whose railway its track may connect or intersect, in relation to its business or property, and may take a lease of the property, or franchise of, or lease its property or franchises to any such railway company, on such terms as may be mutually agreed on by such companies; and may construct branches from the main line to any place or town in this state, subject to the provisions of this act; *provided*, that this act shall not be construed to authorize the merger or consolidation of the stock of such companies.

Contracts with
connecting or in-
tersecting roads.

Branches.

SECT. 10. Any railroad company may lay out and locate its road and take any lands for the various purposes thereof, in the manner prescribed by the general statute laws of this state; but no land shall be taken without the consent of the owner thereof, except within twelve months after the approval of the location of the route by the board of railroad commissioners; and when the lands of any *feme covert*, infant, *cestui que trust*, or person *non compos mentis*, shall be necessary for construction of any railroad, said lands may be taken, on giving notice to the husband of such *feme covert*, the trustee of any such *cestui que trust*, the guardian, either natural or appointed, of such infant, and the conservator of such person *non*

Taking land for
railroad pur-
poses.

compos mentis, and they may respectively release all damages for lands taken as aforesaid as fully as they might do if the same were holden in their own right respectively. And in all cases of the laying out or constructing any railroad, the superior court or any judge thereof, may prescribe and order what notice shall be given to the owners of such land; *provided*, that nothing in this act contained, shall authorize any railroad company to take or use the track, wharves, depot or depot grounds of any other company without their consent, except for the purpose of crossing, intersection, or connection, as provided in section eighth of this act.

Increase of capital stock.

SECT. 11. In case the capital stock of any railroad company is found to be insufficient, such company may, with the concurrence of two-thirds in amount of the stock represented at a meeting of the stockholders called for that purpose, increase its capital stock to such amount as may be required for the purposes of said road, and in such manner and on such terms as may be prescribed by said stockholders' meeting; and the board of directors of any railroad company may at any time with the assent of its stockholders first had and obtained at a meeting legally called for that purpose, increase its capital stock to an amount sufficient to extinguish its funded and floating debt; *provided, however*, that the amount of such increased capital stock, at its par value, shall not exceed the amount of such debts, and that such increased stock shall only be issued to take up and cancel an equal amount of debts as aforesaid.

Corporate powers of the company to cease, unless.

SECT. 12. If any company formed under the provisions of this act shall not, within one year after its articles of association are filed and recorded in the office of the secretary of state, commence the construction of its road, and expend thereon ten per cent. of the amount of its subscribed capital, or shall not finish or put in operation its railroad within five years from the time of recording its articles as aforesaid, its corporate existence and powers shall cease.

Reservation of right to alter or

SECT. 13. The powers, rights and franchise of any corporation formed pursuant to this act may

be altered, amended, or annulled, at the pleasure of the general assembly. annul powers of companies.

SECT. 14. Nothing contained in this act shall be construed to authorize the building or construction of any horse railroads in any of the streets of any city or borough in this state. Construction of horse railroads not authorized by this act

Approved, July 21st, 1871.

AN ACT IN ADDITION TO AN ACT ENTITLED AN ACT CONCERNING COMMUNITIES AND CORPORATIONS.

WHEREAS, for their common benefit and interest, and for the convenience and benefit of the public, the New York and New Haven railroad company and the Hartford and New Haven railroad company, did, on the 3d day of August, 1870, enter into certain perpetual covenants and agreements, under authority of and in accordance with the statute laws of this state, which covenants have been fully adopted and approved by the unanimous vote of the stockholders of said Hartford and New Haven railroad company, and by the vote, almost unanimous, of the stockholders of said New York and New Haven railroad company; which covenants and agreements have merged the entire railways and properties of said corporations into a joint estate, have brought the management of both of said corporations into a joint estate, and have brought the management of both of said corporations under a common board of managers, and have secured perpetually the income of both said roads to be a common fund for the expenses and liabilities and dividends of both companies, and as it would be for the convenience and best interest of said companies, and of the traveling and shipping public having dealings with them that said companies should have a single corporate existence; therefore:

Be it enacted by the Senate and House of Representatives in General Assembly convened.

SECT. 1. The Hartford and New Haven rail- Hartford and New Haven rail-

road may consolidate with the New York and New Haven railroad.

road company may sell, transfer, merge, and consolidate its corporate rights, powers and estate, to, into, and with the New York and New Haven railroad company, upon such consideration, terms, stipulations, and conditions as may be agreed upon between said corporations, and are authorized by the provisions of this act.

Articles of agreement, what to contain and how executed.

SECT. 2. The directors of said corporations may, in the names and under the seals of their respective corporations, enter into joint articles of agreement for the sale, transfer, purchase, merger, and consolidation hereby authorized, prescribing the considerations, terms, and conditions thereof, the mode of effecting such transfer, merger and consolidation, the name of such consolidated corporation, and the number of directors thereof, which shall not be more than twenty-one, nor less than nine, a majority of whom shall be citizens residing in this state, and the persons who shall act as such directors until the next regular election of directors by said consolidated corporation, the number of shares, and the amount of the capital stock of said consolidated corporation, which shall not exceed the present authorized capital of said companies, the manner of converting the capital stocks of said original corporations into the capital stock of the consolidated corporation, and the compensation to be made for fractional parts of shares, and such other matters, things, and details as may be necessary or proper to effect the purposes and merger aforesaid.

Agreement to be ratified by the stockholders of each corporation.

SECT. 3. Said agreement of the directors hereinbefore authorized shall be submitted to the stockholders of each of said corporations separately, at a meeting specially called for that purpose, and if approved by a vote of at least two-thirds of the stock represented at each of the said meetings, and not otherwise, said agreement made by said directors shall become the agreement of said corporations respectively, and a certified copy thereof, together with a certificate of the adoption of said agreement by the stockholders of said respective corporations, under the hand of the secretary of each of said corporations, shall be filed in the office of the secretary of this state, and thereupon said Hartford and New Haven railroad company

shall be and become merged and consolidated in and with said New York and New Haven railroad company; and said consolidated corporation shall continue a body politic and corporate, under the corporate name of the New York, New Haven and Hartford railroad company, and shall possess, hold, and enjoy all the rights, powers, franchises, and privileges theretofore vested in either of said corporations; and all the property, real and personal, including all rights of way and rights of action, belonging to either of said corporations, shall be deemed and taken to be transferred to and vested in the corporation into which said merger is made, without further act or deed to be done, executed, or performed; *provided*, that nothing in this act shall be so construed as to authorize said last named corporation to merge, consolidate, or make joint stock with any other railroad company, or make perpetual lease with any such railroad, without consent of the general assembly first had and obtained.

Corporate name.

The corporation not authorized to consolidate with any other company.

SECT. 4. All rights of creditors and all liens upon the property of either of said original corporations, shall continue unimpaired, and all debts, contracts, and liabilities of either of said original corporations shall attach to, and become binding upon such consolidated company, and may be enforced in the same manner, and to the same extent, as if contracted or incurred by said latter corporation; and said original corporations shall at all times be taken to be in existence in their original names and capacities for the enforcement of any and all claims in favor of or against either of said corporations.

Consolidation not to affect rights of creditors, liens, debts, contracts or liabilities.

SECT. 5. If any stockholder of either of said original corporations shall, at said meeting of stockholders, or within sixty days thereafter, object to such proposed transfer and merger, and signify to such corporation his objections in writing, such stockholder, or said consolidated corporation may, if said contract of merger shall have been approved and taken effect as aforesaid, at any time thereafter, apply by petition in writing, to any judge of the superior court to appoint one or more disinterested persons to appraise the value of the shares or share of such stockholder,

Proceedings in case a stockholder of either corporation objects to the consolidation.

and said judge—reasonable notice first being given to the adverse party, which notice said judge is authorized to prescribe—shall appoint one or more disinterested persons to make such appraisal; and said person or persons so appointed shall, under oath, appraise the value of said stock, and make return thereof in writing under his or their hands, to said judge, who shall lodge the same with the clerk of the superior court, in the county in which such application shall be made, and said clerk shall record the same; and when so returned and recorded, such appraisement shall have the effect of a judgment, and execution may issue therefor in favor of such stockholder against said corporation; and said appraisement shall be paid in full by said corporation to said stockholder if to be found within this state; if not, then to the treasurer of this state, who is hereby authorized to receive and hold the same on deposit for the use, and to the order of such stockholder; and when said appraisement shall have been so paid or deposited as aforesaid, said stockholder shall cease to have any further interest therein, and shall, on demand made, surrender said stock and all certificates thereof to said corporation; and the fees of said appraisers and of said clerk, shall be taxed by said judge and paid by said corporation.

Charters of the original companies, how far to be in force.

SECT. 6. Said consolidated corporation shall be subject to the charter of the corporation into which such merger is made, as such charter may be modified by such agreement of merger, and by the provisions of this act; *provided, however*, that when a special duty, liability, or burden is imposed, or any special privilege, franchise or immunity conferred on the corporation so merged as aforesaid, by its charter, such duty, liability, or burden shall, until otherwise ordered, attach to, and be discharged by, and such franchise, immunity, or privilege be enjoyed by such consolidated corporation, so far as the same were applicable to the road and franchise of said merged corporation.

Accommodations to connecting roads.

SECT. 7. Said consolidated corporation shall ticket passengers, check baggage, way bill freight, transfer cars, and give equal facilities for the con-

venient transfer of passengers, baggage, and freight, to and from all connecting railroads, and shall make no unequal discrimination for or against either of said railroads in its joint passenger and freight rates, or in the division of said rates.

SECT. 8. Said consolidated corporation shall at all times be subject to the power, control, and legislation of the general assembly of this state. Corporation to be subject to the control of the general assembly.

SECT. 9. This act shall take effect upon its passage. When to take effect.

AN ACT IN ADDITION TO AN ACT CONCERNING COMMUNITIES AND CORPORATIONS.

If at any time the New York and New Haven Railroad Company shall be consolidated with any other railroad company, such consolidated company shall be subject to the provisions of sections five hundred and nineteen and five hundred and twenty-three of chapter seven, of title seven, of the revised statutes, in the same manner and to the same extent as the New York and New Haven Railroad Company would have been, if no such consolidation had been made. N. Y., N. H. & H. R. R. Co. to afford the same facilities in exchanges of passengers as before consolidation.

Approved, July 28th, 1871.

AN ACT IN ADDITION TO AN ACT CONCERNING COMMUNITIES AND CORPORATIONS.

SECT. 1. Any railroad company may run its passenger trains over any portion of its road at such rate of speed as the railroad commissioners may prescribe, *provided*, however, that where such road shall run its trains over any switch or switches connecting with any other railroad, or past stations without stopping, it shall be the duty of said railroad company to provide such safeguards, signals, flagmen, indicators, or other appliances as said commissioners shall deem necessary, for the safety of the trains and the proper protection of persons at such switches, stations, and at highway or street crossings. Speed of passenger trains, how regulated.

SECT. 2. The penalty for violation of this act Penalty.

shall be the same as is contained in section 541, title 7, chapter 7 of the general statutes.

Repeal.

SECT. 3. All acts and parts of acts inconsistent herewith, are hereby repealed.

Approved, July 8th, 1873.

AN ACT IN ADDITION TO AN ACT CONCERNING COMMUNITIES AND CORPORATIONS.

Railroad companies to build fences.

SECT. 1. It shall be the duty of every railroad company operating a railroad in this state to cause a lawful fence to be erected and kept up on both sides of their railroad, at such place or places as the railroad commissioners shall adjudge that a fence is necessary. And it shall be the duty of the railroad commissioners to carefully examine the several railroads in this state, and to cause fences to be erected and kept up by the several railroad companies on both sides of their respective roads, in such place or places as they shall adjudge fences to be necessary.

Railroad commissioners to order the erection of fences by railroad companies where necessary.

SECT. 2. In all cases where any railroad is not fenced as aforesaid, and where a fence shall be adjudged necessary by the railroad commissioners, and in all cases hereafter where fences shall not be kept up as aforesaid, where said railroad commissioners shall adjudge the same to be necessary, it shall be the duty of the railroad commissioners to issue a written order to the secretary of any railroad company who shall so neglect to erect and keep up said fences, directing said railroad company to erect such fences within such time as said commissioners shall specify, which time shall not be less than sixty nor more than ninety days from the date and service of said order, which order shall be served upon said secretary by leaving an attested copy thereof with said secretary, or at his usual place of abode, by an indifferent person, within six days from the making of said order; said order shall specify the place or places where said fence is, or said fences are to be erected.

Penalty for non-compliance with order.

SECT. 3. If any railroad company shall fail to comply with any such orders so issued to their secretary by said railroad commissioners as aforesaid, said railroad company shall forfeit and pay to the treasurer of the state of Connecticut the

sum of one hundred dollars per month, for each and every month they shall neglect to comply with such order, recoverable in the name of said treasurer in an action of debt founded on this statute; and it shall be the duty of said railroad commissioners to notify said treasurer of all such forfeitures, and it shall be the duty of said treasurer to collect said forfeitures without unnecessary delay.

SECT. 4. Whenever, by reason of previous contract, or of having received compensation therefor, or for any other cause, it shall be the duty of the owner of any land adjoining any railroad, to erect or maintain any fence between said land and the railroad; and such owner shall have unduly neglected to erect or maintain the same, and the same shall have been erected by the railroad company, in conformity to the order of the railroad commissioners, said railroad company may collect the costs of erecting and maintaining such fence or fences from the owners of the land where said fences shall be so erected, to be recovered in an action of debt on this statute. And the costs of erecting and maintaining said fence so incurred by such railroad company, shall be a lien in favor of such railroad company on the land adjoining said fences so erected, and said lien shall take precedence of every other lien or incumbrance upon said land, and may be foreclosed in the same manner as mortgage liens; but such lien shall not continue in force unless said company shall, within sixty days after the completion of said fence, lodge a certificate with the town clerk of the town in which said land is situated, describing the premises on which said lien shall be claimed, and specifying the amount claimed as a lien thereon, and the date and commencement of said lien, which certificate shall be recorded by said town clerk in the land records of said town.

Remedy for railroad company in case of contract with owner of land to erect fences.

SECT. 5. All acts and parts of acts inconsistent herewith are hereby repealed, and this act shall not affect any suit or proceeding now pending; but such suit may be proceeded with as if such acts had not been repealed.

Repeal.

Approved, July 8th, 1873.



INDEX TO LAWS RELATING TO RAILROADS.

ACCIDENTS, notice to be given to Commissioners in case of,	292
duty of commissioners in case of, - - -	292
liability of company for, - - -	287
penalty for the intoxication of servants, -	291
ACTIONS, for personal injuries take precedence when, -	292
limitation of for certain causes, - -	292
ANIMALS, may not be led, driven, or ridden upon track,	274
APRONS, companies must connect passenger cars with, -	288
ASSESSMENTS, how made and collected, - -	241
AUDITED, accounts of commissioners, how, - -	243
BADGES, employees on passenger trains to wear, -	283
of policemen, - - - -	294
BAGGAGE, willful injury to, how punished, - -	306
BONDS, issue and sale of by companies, - -	277
roads may be mortgaged to secure, - -	277
bona-fide owners may bring suit on in his own name, -	296
loans to company may be secured by, - -	276
rate of interest, - - - -	276
registry and certification, &c., by comptroller, -	276
may not be of less denomination than one hundred dol-	
lars, - - - - -	276
certain towns exempt from taxation, - -	302
BONDHOLDERS,—see “Trustees.”	
trustees for may gain possession of property mortgaged	
how, - - - -	277
any one may bring petition for surrender of property to,	
after default of payment, - - -	277
BRAKEMEN, number of on passenger trains, -	290, 311

BRIDGES, footways on, -	-	-	-	-	274
height of roof, -	-	-	-	-	305, 312
penalty for committing nuisance upon, -	-	-	-	-	305
expense at highway crossing, how borne, -	-	-	-	-	308
of Shore Line at Conn. Riv. may be secured, how, -	-	-	-	-	309
CARS, to be provided with connecting aprons, -	-	-	-	-	288
passengers to be provided with water, -	-	-	-	-	282
to wear cards designating direction, &c., -	-	-	-	-	283
climbing on prohibited, -	-	-	-	-	285
minors not to climb upon, -	-	-	-	-	285
CATTLE-GUARDS, how and where to be constructed, -	-	-	-	-	267
CHECKS, to be given for baggage, &c., -	-	-	-	-	283
COMMISSIONERS, how appointed, &c., -	-	-	-	-	241
to take oath, -	-	-	-	-	242
may employ experts on special occasions, -	-	-	-	-	242
office to be kept at Hartford, -	-	-	-	-	310
to give certificate before road is open for travel, -	-	-	-	-	274
to keep record of complaints, &c., -	-	-	-	-	242
to cause notices forbidding loitering of children, &c., to be posted, -	-	-	-	-	285
duty of, in case of accidents, -	-	-	-	-	292
proceedings by, on complaint of competing roads, -	-	-	-	-	280
on petition for location of station house, -	-	-	-	-	269
may apply for injunction, when, -	-	-	-	-	249
directors of road to make returns to, -	-	-	-	-	249
form of returns to, -	-	-	-	-	251-256
penalty for obstructing, in discharge of their duty, -	-	-	-	-	251
to make report to general assembly, -	-	-	-	-	257
to receive no compensation before the auditing of their accounts, -	-	-	-	-	245
accounts of, how audited, -	-	-	-	-	244
to pass free, and take with them persons in their official employ, -	-	-	-	-	242
compensation of, -	-	-	-	-	242, 243
duty of, -	-	-	-	-	244, 282, 286
appeals from in matter of crossing water courses, &c., -	-	-	-	-	1869, 306
special services, by whom paid, -	-	-	-	-	243
to visit and inspect roads, -	-	-	-	-	245
to give notice of intention to examine roads, -	-	-	-	-	245

COMMISSIONERS may order repairs,	-	-	-	245
orders of, how enforced,	-	-	-	246, 247
directions of, how given,	-	-	-	248
shall prescribe limits, &c.,	-	-	-	257
may order erection of fences,	-	-	-	324
COMMUTATION not to be abolished, when,	-	-	-	275
COMPLAINTS, State's attorney to make,	-	-	-	264
commissioners to keep record of,	-	-	-	242
COMPANIES, to be governed by the statute, except when				
otherwise provided by their charters.	-	-	-	239
petitions for incorporation of, notice to be advertised,				298
to be accompanied by report of an en-				
gineer,	-	-	-	270
notice of, to designate the proposed				
route,	-	-	-	268
officers and organization of,	-	-	-	239
embezzlement of funds, or false entries by, how				
punished,	-	-	-	295
president, &c., of company, out of the state, not eligible				
to similar office here,	-	-	-	239
to maintain supervision of the road,	-	-	-	240
meetings of, how called,	-	-	-	240
voting in, on proxies, &c., regulated,	-	-	-	240
directors of, how chosen, their number, &c.,	-	-	-	239
to make annual report to the commissioners,	-	-	-	250
penalty for refusal of, to testify before commissioners,				250
orders of, how made and notified,	-	-	-	239
to maintain fence along highways,	-	-	-	1869, 303
powers of to make contracts with another,	-	-	-	304
towns not liable for injuries on highways from acts of,				305
may require security from contractors,	-	-	-	295
to furnish seats,	-	-	-	247
not liable for damages where road is discontinued,	-	-	-	258
may change location, when,	-	-	-	261
liability for highways taken,	-	-	-	261
not applicable to horse railroads,	-	-	-	262
to maintain fence on line of road, when,	-	-	-	265, 324
penalty,	-	-	-	266, 324
may establish tolls,	-	-	-	275
prohibited from abolishing commutation, when,	-	-	-	245
to afford mutual facilities,	-	-	-	279, 280, 304

COMPANIES, to furnish drinking water for passengers,	-	282
consolidation of, not authorized,	- - -	304
formation of, &c.,	- - - -	313
may take land for road purposes,	- - -	294
corporate powers may cease unless,	- - -	295
merger of Hartford & New Haven and New York & New Haven,	- - - - -	319
CONDUCTORS, to wear badges,	- - - -	283
CONNECTIONS, with other roads, how enforced,	-	280
CONTRACTS, validated,	- - - -	304
CROSSINGS, of water courses, streams and ponds (1869),		260
appeal from commissioners' orders a supersedeas, (1869)	- - - - -	307
stoppage of trains before,	- - - -	289
bell or whistle to sound at,	- - - -	286
warning boards at,	- - - -	264
hand cars not to be left on the track near,	- -	264
expense of unsuccessful application for a gate at,	-	263
of N. H. & Derby and Naugatuck, expense of providing against accidents, how borne,	- - -	309
management of trains at highway,	- - -	246
expense of, how borne,	- - -	309
DAMAGES, LAND, and when and how to be paid,	-	273, 305
for loss of life, &c.,	- - - -	291
distribution of, for injury,	- - - -	291
roads not to be worked until paid,	- - -	258
DEPOTS, establishment of,	- - - -	268
penalty for committing nuisances at,	- - -	296
children may not loiter at,	- - -	285
name to be placed on passenger,	- - -	286
DIRECTORS, how chosen, number of, &c.,	- - -	238
to make returns to commissioners,	- - -	250
refusal to testify before commissioners, how punished,		251
powers of	- - - -	316
DRAWBRIDGES, trains to stop before, &c., (1869),	-	289
commissioners may authorize trains to pass without stopping,	- - - - -	289
EMBEZZLEMENT, of funds, how punished,	- -	295
ENGINEERS, to receive copies of act,	- - -	287
to be sworn,	- - - -	287
liability for violating law, <i>de</i> whistle, &c.,	- -	287

ENGINEERS, how punished for neglect of duty,	-	287
report to accompany articles of association,	- -	314
EXAMINATION, of roads, how made,	- - -	243
EXECUTION, how levied against company,	- - -	296
FARE, general assembly to regulate,	- - -	304
fraud in payment of, how punished,	- - -	276
FENCE, upon highways (1869),	- - -	303
upon line of road,	- - - 259, 303,	324
lien upon land, expense for, when,	- - -	267
companies to maintain, when adjoining a highway,	- - -	267
FIRE, damage by, from locomotive,	- - -	396
FLAGMEN, when and where,	- - -	294
GAMBLING, upon trains, how punished,	- - -	
GATES, commissioners may order,	- - -	293
HIGHWAY, crossing of,	- - -	246
height of bridges over, 1871,	- - -	310
freight trains may not obstruct,	- - -	247
lay out of, across railroads,	- - -	308
companies to maintain fence,	- - -	303
INCORPORATION, advertisement of notice,	- - -	297
notice to designate route,	- - -	297
to be accompanied by report of engineer,	- - -	298
LANDS, how taken for railroad purposes,	- - 257,	274
adverse possession of,	- - -	302
plan of to be deposited with the town clerk,	- - -	259
owners of, may require plan of,	- - -	258
owner may recover actual damages,	- - -	258
owners of, when to fence, and how compelled,	- - -	266
LIENS on road for material furnished for construction,	- - -	312
LISTS, board of equalization shall amend and correct,	- - -	301
LOCATION, to be filed with secretary of state,	- - -	259
may be altered,	- - -	272
of stations,	- - -	268
of N. H. & Derby R. R. approved,	- - -	308
LOCOMOTIVE, to have bell and whistle,	- - -	286
penalty for injuring,	- - -	295
climbing upon prohibited,	- - -	285
minors may not climb upon,	- - -	285
MEETINGS, of company, how called,	- - -	240
who may vote at and upon what shares,	- - -	240
NUISANCE, on bridges, how punished,	- - -	305

OFFICERS, and organization of companies, - -	239
PASSENGER TRAINS, speed of, how regulated, - -	323
PENALTY, for neglect to make repairs, - - -	245
for violation of acts, - - - -	323
for non-compliance with order for erection of fences, -	324
PLATFORM and outbuildings at depots, - -	243
POLICE, appointments of, &c., - - - -	293
PRESIDENT, who ineligible, - - - -	239
duty of supervisor, - - - -	239
PROXIES, voting on, regulated, - - - -	240
RECEIPTS, for freight, &c., - - - -	275
REPAIRS, orders for, by commissioners, - -	245
REPORTS, to general assembly, by commissioners, -	257
RETURN, directors, to make, - - - -	250
form of, to commissioners, - - - -	251-256
SIGNALS, commissioners to advise adoption, - -	247
penalty for neglect to place, - - - -	264
penalty for willful injury to electric, - - -	310
SPEED, rate of, - - - -	247, 323
STATIONS, at or near villages, - - - -	271
when not to be discontinued, - - - -	270
abandoned, to be re-established, when, - -	280
loitering at, how punished, - - - -	284, 285
water closets at, - - - -	282
name to be placed on passenger depot, - -	286
STOCK, shares of, to be personal estate, - -	241
shares, owned by towns, voting on (1869), -	306
assessments upon, how made and collected, -	241
SWITCH, penalty for displacing, - - - -	291
switchman to stand at junction, - - - -	290
TAX, imposed on companies, - - - -	299
certain town bonds exempt from (1869), -	302
may be deducted from amount due, - - -	300
lessors by lessees, - - - -	300
forfeiture for neglect to make returns and pay, -	301
TICKET, offices, opening of, - - - -	246
TOWNS, shares of, how voted on (1869), - -	303
not liable for injury on highway, when (1869), -	303
TRUSTEES, property to be surrendered to, when, -	277
may release interest of corporation, when, -	302
in possession, rights of, - - - -	273

TRUSTEES, to make inventory, - - - -	278
liability of, time limited, - - - -	277
to render quarterly accounts, - - - -	278
may charge expenses, - - - -	279
may foreclose, - - - -	278
may be removed for cause, - - - -	279
WAY, right of, how obtained, - - - -	260
limitation of time for procuring, - - - -	257
WHISTLE, or BELL, to sound at crossing, - . - -	286

NINTH
ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER
OF CONNECTICUT.

PART FIRST.

FIRE AND FIRE-MARINE INSURANCE.

HARTFORD:
PRESS OF THE CASE, LOCKWOOD & BRAINARD CO.
1874.

State of Connecticut.

NINTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART FIRST.

FIRE AND FIRE-MARINE INSURANCE.

To the Honorable Senate and House of Representatives in General Assembly convened :

The Insurance Commissioner respectfully submits Part First of the Ninth Annual Insurance Report, which exhibits the financial condition, December 31, 1873, and business transactions for the year ending on that day, of the several Fire, Fire-Marine, and Marine Insurance Companies authorized to transact business in Connecticut.

The Annual Statements of the companies were filed in most cases with unusual promptness, enabling the Commissioner to publish February 10th a full list of stock companies of this State, and stock and mutual companies of other States and foreign countries, authorized to that date, and showing the cash capital, gross assets, gross liabilities, net surplus, and surplus as regards policy-holders of each company.

The general demand for this circular on the part of insurance agents, officers of savings banks, lawyers, business men, and property owners generally throughout the State, fully attested their desire for early and authentic information in regard to companies soliciting their patronage.

The demand for the reports of this department has heretofore largely exceeded the supply ordered by the Legislature. The Commissioner respectfully recommends the publication of a larger edition.

List of Fire and Fire-Marine Insurance Companies Transacting Business in Connecticut.

NAME OF COMPANY.	LOCATION.	Commenced Business.	Paid-up Capital Jan. 1st, 1874.	OFFICERS.		No. Agents in Conn.
				President.	Secretary.	
<i>Stock Companies of Connecticut.</i>						
<i>Æna</i>	Hartford.....	July, 1819	\$3,000,000	Lucius J. Hendee.....	Jotham Goodnow....	1
<i>Atlas</i>	Hartford.....	July, 1823	200,000	Joseph H. Sprague....	E. B. Huntington....	1
<i>Connecticut</i>	Hartford.....	July, 1820	500,000	Martin Bennett, Jr....	C. R. Bart.....	1
<i>Fairfield County</i>	South Norwalk.....	July, 1820	200,000	Winfield S. Hartford..	H. R. Turner.....	1
<i>Hartford</i>	Hartford.....	Aug. st, 1810	1,000,000	George L. Chase.....	J. D. Browne.....	50
<i>Meriden</i>	Meriden.....	Feb'y, 1872	200,000	Mark Howard.....	E. B. Cowles.....	16
<i>National</i>	Hartford.....	Dec., 1871	500,000	William C. Street.....	James Nichols.....	2
<i>Norwalk</i>	Norwalk.....	May, 1860	500,000	Charles T. Webster.....	G. R. Coates.....	67
<i>Orient</i>	Hartford.....	Jan'y, 1872	350,000	Jesse G. Baldwin.....	G. W. Lester.....	18
<i>Peoples</i>	Middletown.....	May, 1855	42,000	Henry Kellogg.....	S. H. Butler.....	11
<i>Phoenix</i>	Hartford.....	June, 1854	600,000	Charles Peterson.....	D. W. C. Skilton.....	1
<i>Security</i>	New Haven.....	April, 1811	150,000	James M. Allen.....	H. Mason.....	1
<i>Steam Boiler Inspection & Ins. Co.</i>	Hartford.....	Oct., 1866			J. B. Pierce.....	1
<i>Mutual Companies of Connecticut.</i>						
			Cash Assets.			
<i>Danbury</i>	Danbury.....	1820	\$41,019.98	F. S. Wildman.....	William S. Peck.....	1
<i>Farmers</i>	Sudb'd.....	1823	100.47	William L. Loomis....	Wm. H. Remington..	1
<i>Farmington Valley</i>	Farmington.....	1823	2,671.37	Augustus Ward.....	Richard H. Gay.....	1
<i>Greenwich</i>	Greenwich.....	1825	8,056.78	Thomas A. Mead.....	John Dayton.....	1
<i>Hartford County</i>	Hartford.....	1832	148,563.87	Julius Catlin.....	William A. Erving....	50
<i>Litchfield</i>	Litchfield.....	1823	67,564.18	Charles Adams.....	Jason Whiting.....	16
<i>Madison</i>	Madison.....	1825	3,811.61	George Dowd.....	A. M. Dowd.....	2
<i>Middlesex</i>	Middletown.....	June, 1826	217,617.13	William R. Galpin....	H. F. Beardman.....	67
<i>Naugatuck Valley</i>	Ansonia.....	Aug. st, 1871	28,306.18	J. H. Bartholomew....	John L. Lindsey.....	18
<i>New London County</i>	Norwich.....	July, 1840	51,018.57	Ebenezer F. Parker....	John L. Devotion....	11
<i>Norwich</i>	Norwich.....	1795	10,420.01	A. Park Hammond....	Henry B. Tracy.....	1
<i>Rockville</i>	Rockville.....	1869	800.55	Ralph Gillett.....	Lebbens Bissell.....	4
<i>State</i>	Hartford.....	Oct., 1847	11,012.17	Lucius S. Fuller.....	Isaac Cross, Jr.....	53
<i>Tolland County</i>	Tolland.....	1828	41,065.13	Anton H. Storrs.....	John B. Fuller.....	30
<i>Windham County</i>	Brooklyn.....	June, 1836	43,007.67		John Palmer.....	19

NAME OF COMPANY.	LOCATION.	Commenced Business.	Paid-up Capital Jan. 1, 1871.	OFFICERS.		Admitted to do business in Conn.	No. Agents in Conn.
				President.	Secretary.		
<i>Stock Companies of other States.</i>							
Agricultural.	Watertown, N. Y.	Feb. 10, 1863	\$200,000	John C. Cooper.	Isaac Munson	George W. Hanover.	1868
Alenannia.	Cleveland, O.	April 26, 1870	250,000	William Myer.	G. Flanagan	Caleb B. Bowers.	1872
Atlantic.	Pittsburgh, Pa.	June 13, 1868	150,000	R. S. Schmetz.	Charles F. Herron.	George S. Lester.	1872
Amazon.	Cincinnati, O.	Oct. 1, 1871	500,000	Gazzam Gano.	Byron D. West	Ralph Gillett.	1871
American.	Philadelphia, Pa.	Mar. 12, 1810	400,000	Thomas R. Maris.	A. C. L. Crawford	J. N. Crandall.	1871
American Central.	St. Louis, Mo.	Feb. 1853	275,000	George P. Plant.	George T. Cram.	C. C. Kimball.	1873
Arctic.	New York.	July 28, 1853	200,000	Vincent Tillyou.	Charles Bamburgh.	Silas Chapman, Jr.	1871
Atlantic.	Brooklyn, N. Y.	Jan. 2, 1872	200,000	John D. Cocks.	William D. Cornell.	Judah Frisbie.	1872
Atlantic F. & M.	Providence, R. I.	June, 1852	200,000	J. S. Parish.	F. W. Hayward, Jr.	William E. Baker.	1872
Atlantic & Pacific.	Chicago, Ill.	May 14, 1872	224,500		Chester D. Hooker.	Silas Chapman, Jr.	1873
Bancor.	Bancor, Mo.	May, 1872	200,520	M. Lincoln.	I. S. Chadwick.	L. W. Sperry.	1872
Black River.	Watertown, N. Y.	Mar. 23, 1872	250,000	George F. Paddock.	J. P. Moulton.	Judah Frisbie.	1872
Brewers.	Milwaukee, Wis.	April, 1849	200,000	Jacob Obermann.	Joseph Schlitz.	George Kellogg.	1872
Capital City.	Albany, N. Y.	Feb. 1, 1857	150,000	Frank Chamberlain.	James F. Crosby.	Ralph Gillett.	1872
Citizens.	New York.	April, 1857	300,000	James M. McLean.	Edward A. Walton.	W. E. Baker.	1861
Citizens.	St. Louis, Mo.	Feb., 1857	200,000	E. O. Standart.	H. D. McLean.	Silas Chapman, Jr.	1873
Citizens.	Newark, N. J.	May, 1849	200,000	James G. Darling.	A. Paul Schand.	Charles M. Webster.	1873
Commerce.	Albany, N. Y.	June, 1820	200,000	Adam Van Allen.	R. V. De Wit.	C. C. Kimball.	1861
Continental.	New York.	Jan., 1853	1,000,000	George T. Hope.	Cyrus Peck.	Sherman Hartwell.	1871
Equitable.	Nashville, Tenn.	July 1, 1871	200,000	W. W. Berry.	W. A. Webb.	C. M. Webster.	1873
Equitable F. & M.	Providence, R. I.	Sept., 1860	200,000	Thomas G. Turner.	Fred. W. Arnold.	C. C. Kimball.	1871
Exchange.	New York.	May, 1853	200,000	R. C. Combes.	Geo. W. Montgomery.	Judah Frisbie.	1872
Fame.	Philadelphia, Pa.	Sept., 1856	200,000	Charles Richardson.	William T. Blanchard.	George S. Lester.	1872
Franklin.	Boston, Mass.	Mar. 12, 1872	200,000	K. S. Chaffee.	J. W. Kinsley.	C. C. Kimball.	1873
Farragut.	New York.	Jan. 20, 1872	200,000	John M. Furman.	J. E. Lellingwell.	Ebenezer Fuller.	1873
Fire Association.	Philadelphia, Pa.	Mar. 27, 1820	500,000	William T. Butler.	Jacob H. Lex.	Silas Chapman, Jr.	1872
Fireman's Fund.	San Francisco, Cal.	June 18, 1829	Gold.	David J. Staples.	George D. Dornin.	George D. Bowers.	1872
Franklin.	Philadelphia, Pa.	June, 1829	400,000	Alfred G. Baker.	Theo. M. Roger.	J. W. Smith.	1866
Franklin.	Indianapolis, Ind.	Oct. 21, 1871	234,000	John C. Schenemaker.	John A. Child.	George S. Lester.	1873
Germania.	New York.	March, 1859	500,000	Rudolph Garrigue.	Hugo Schumann.	C. C. Kimball.	1861
German American.	New York.	Mar. 7, 1872	1,000,000	Emil Oelhermann.	James A. Silvey.	Robert Marsh.	1872
Gravel F. & M.	Philadelphia, Pa.	May, 1853	200,000	Thomas Craven.	James B. Alvord.	Ralph Gillett.	1867
Global.	Chicago, Ill.	Jan., 1871	200,000	George K. Clark.	S. P. Walker.	George S. Lester.	1872
Iron over.	New York.	April, 1852	400,000	Reed S. Walcott.	I. Remson Lane.	William Wallace.	1861
Lothman.	New York.	May, 1861	200,000	Marcus F. Hodges.	Oliver A. Drake.	Silas Chapman, Jr.	1871

ATTORNEY TO ACCEPT SER-
VICE IN CONNECTICUT.

Name.

Location.

List of Fire and Fire-Marine Insurance Companies—Continued.

NAME OF COMPANY.	LOCATION.	Commenced Business.	Paid-up Capital Jan. 1, 1874.	OFFICERS.		ATTORNEY TO ACCEPT SERVICE IN CONNECTICUT.		Admitted to do business in Conn.	No. Agents in Conn.
				President.	Secretary.	Name.	Location.		
Home,	New York,	April 13, 1853	2,500,000	Charles J. Martin,	John H. Washburn,	W. E. Baker,	Hartford,	1853	31
Howard,	Columbus, O.,	Jan. 5, 1864	250,000	I. E. Hall,	L. C. Butler,	Judah Frisbie,	New Haven,	1870	9
Howard,	New York,	March, 1825	500,000	Samuel J. Skidmore,	Theodore Keeler,	Egbert Marsh,	New Haven,	1854	4
Humboldt,	Newark, N. J.,	May 1, 1870	200,000	George Brown,	E. F. Higgins,	William Wallace,	Hartford,	1872	11
Ins. Co. of North America,	Philadelphia, Pa.,	1794	500,000	Arthur G. Coffin,	Matthias Maris,	C. C. Kimball,	Hartford,	1865	27
Irving,	New York,	April 30, 1872	200,000	M. L. Crowell,	James M. Wilson,	A. E. Dudley,	New Haven,	1873	1
Lamar,	New York,	April 3, 1872	200,000	Isaac R. St. John,	Wm. R. McDiamid,	C. M. Webster,	Hartford,	1872	4
Lorillard,	New York,	Jan., 1872	300,000	Carlisle Norwood,	John C. Mills,	R. S. Burt,	Hartford,	1872	4
Manhattan,	New York,	Mar. 31, 1852	250,000	Andrew J. Smith,	John H. Bodell,	George R. Cowles,	Norwalk,	1872	10
Merchants,	Providence, R. I.,	July, 1851	200,000	Walter Paine,	Charles Foster,	George S. Lester,	New Haven,	1872	14
Merchants,	Newark, N. J.,	April 19, 1858	200,000	Silas Merchant,	Henry Powles,	George Kellogg,	Hartford,	1873	9
Mississippi Valley,	Memphis, Tenn.,	Dec. 14, 1865	235,353	R. S. Davis,	H. L. Gorman,	J. H. Guy,	West Meriden,	1873	6
Narragansett F. & M.,	Providence, R. I.,	April, 1861	200,000	Henry Harris,	Ira R. Foster,	George S. Lester,	New Haven,	1871	12
National,	Philadelphia, Pa.,	Sept. 18, 1871	300,000	Simon J. Shure,	W. D. Halfman,	H. L. Cannon,	New Haven,	1872	12
National,	New York,	Dec. 4, 1858	200,000	Henry T. Drownie,	Henry H. Hall,	A. P. Collins,	New Britain, .....	.....	0
Newport F. & M.,	Newport, R. I.,	Nov. 6, 1871	200,000	J. H. De Wolf,	Resolved Waterman,	A. M. Harburt,	Hartford,	1872	3
New York & Yonkers,	New York,	March 1, 1872	200,000	Richard A. Franklin,	John W. Simonson,	H. L. Cannon,	New Haven,	1873	1
Niagara,	New York,	August, 1836	500,000	Henry A. Howe,	Peter Norton,	C. C. Kimball,	Hartford,	1854	23
Northwestern National,	Milwaukee, Wis.,	July 1, 1869	300,000	Alexander Mitchell,	Frank H. Whipp,	H. R. Hayden,	Hartford,	1873	3
Penn.,	Philadelphia, Pa.,	Aug. 1, 1872	200,250	F. L. Williams,	J. R. Warner,	George R. Cowles,	Norwalk,	1873	8
Pennsylvania,	Philadelphia, Pa.,	April, 1825	400,000	John Devereux,	William G. Crowell,	B. R. Allen,	Hartford,	1871	9
Peoples,	Newark, N. J.,	October, 1867	200,000	John M. Randall,	J. H. Lindsley,	C. M. Webster,	Hartford,	1872	8
Peoples,	Trenton, N. J.,	Feb. 10, 1865	200,000	Sammel S. Stryker,	C. V. C. Murphy,	W. H. Townsend,	Hartford,	1873	3
Phoenix,	Brooklyn, N. Y.,	Sept. 10, 1853	1,000,000	Stephen Crowell,	Philander Shaw,	E. B. Goodsell,	Bridgeport,	1872	13
Providence Washington,	Providence, R. I.,	1799	200,000	John Kingsbury,	Warren S. Green,	W. E. Baker,	Hartford,	1872	3
Republic,	New York,	April 13, 1852	300,000	Robert S. Hone,	Duncan F. Curry,	J. F. Babcock,	New Haven,	1872	7
Ridgewood,	Brooklyn, N. Y.,	Mar. 15, 1873	200,000	William K. Lothrop,	William A. Scott,	C. M. Webster,	Hartford,	1874	1
Roger Williams,	Providence, R. I.,	August, 1848	200,000	J. W. Davenport,	William H. Fredricks,	Ralph Gillett,	Hartford,	1872	7
Safeguard,	New York,	Jan. 6, 1872	200,000	Thomas C. Boreman,	James Yerrance,	Judah Frisbie,	New Haven,	1874	2
Springfield F. & M.,	Springfield, Mass.,	1851	500,000	Edmund Freeman,	Sanford J. Hall,	W. E. Baker,	Hartford,	1872	20
St. Nicholas,	New York,	July 31, 1853	150,000	William Winslow,	J. Du Bois,	Gardner Morse,	New Haven,	1872	4
St. Paul F. & M.,	St. Paul, Minn.,	Mar., 1865	400,000	J. C. Burbank,	C. H. Bigelow,	B. R. Allen,	Hartford,	1873	1
Standard,	New York,	Mar. 29, 1853	200,000	William Chipin,	William M. St. John,	Judah Frisbie,	New Haven,	1872	8
Star,	New York,	Dec. 2, 1864	200,000	Nicholas C. Miller,	James M. Hodges,	William Wallace,	Hartford,	1871	10
Traders,	Chicago, Ill.,	Feb., 1865	500,000	S. A. Kent,	W. E. Kello,	Ralph Gillett,	Hartford,	1872	3
Westchester,	New Rochelle, N. Y.,	April, 1837	200,000	George I. Penfield,	George R. Crawford,	George R. Cowles,	Norwalk,	1871	19
Williamsburg City,	Brooklyn, N. Y.,	March, 1853	250,000	Edmund Driggs,	N. W. Muscopol,	C. M. Webster,	Hartford,	1871	8

Mutual Companies of other States.

Holcke Mutual.....	Salem, Mass.....	May 23, 1843	Cash Assets.	Augustus Story.....	Thomas H. Johnson.....	S. T. Holbrook.....	Norwich.....	4
Lycoming.....	Muncy, Pa.....	April 18, 1840	294,963.30	Joshua Bowman.....	James M. Bowman.....	George S. Lester.....	New Haven.....	15
Merchants & Farmers.....	Worcester, Mass.....	Jan. 1, 1847	459,395.22	Isaac Davis.....	E. B. Stoddard.....	Ralph Gillett.....	Hartford.....	8
			296,711.45					

Foreign Companies.

Commercial Union.....	England.....	Sept. 28, 1801	Assets in U. S.	Resident Managers.				
Hamburg Bremen.....	Germany.....	Jan. 1, 1855	\$572,124.86	Alliger Bros.....	New York, N. Y.....	Silas Chapman, Jr.....	Hartford.....	9
Imperial.....	England.....	1803	240,721.29	Sophus Von Dornum.....	".....	C. M. Webster.....	Hartford.....	1
Laureashire.....	".....	June, 1852	904,496.64	Edgar W. Crowell.....	".....	C. C. Kimball.....	Hartford.....	8
Liverpool, London & Globe.....	".....	May, 1856	425,457.39	Joseph L. Lord.....	".....	William E. Baker.....	Hartford.....	9
			3,382,468.81	Alfred Poll.....	".....	L. W. Sperry.....	New Haven.....	12
London Assurance.....	".....	1720	561,198.97	Francis Hare & Lockwood.....	".....	Caleb B. Bowers.....	New Haven.....	3
North British & Mercantile.....	".....	1866	1,639,824.57	Charles E. White.....	".....	Judah Frisbie.....	New Haven.....	22
Queen.....	".....	1857	920,551.90	William H. Ross.....	".....	C. C. Kimball.....	Hartford.....	16
Royal.....	".....	Aug., 1845	1,827,984.08	Foster & Cole.....	Boston, Mass.....	Earl Warner.....	New London.....	13
Scottish Commercial.....	".....	June, 1845	415,955.39	James M. Rankin.....	New York, N. Y.....	George B. Fisher.....	Hartford.....	6

THE EXPERIENCE OF 1873.

The year 1873 opened with decided indications of a continuance of the disastrous experience of 1871-72, conflagration succeeding conflagration with startling regularity during the first seven months. The heaviest conflagration of this period occurred in the devoted city of Boston, on the 30th day of May, extending over an area of three acres, and destroying property of the estimated value of one and a half million dollars. The next in extent of loss occurred in Portland, Oregon, August 2d, by which twenty-three business blocks and two hundred and fifty dwellings were destroyed, the loss being estimated at one million four hundred and twenty thousand dollars; and the third in extent occurred July 25th, in Baltimore, and consumed an area of ten acres of an inferior class of buildings, causing a loss of about a million dollars. Besides these, a very large number of minor conflagrations occurred during this period, ranging in extent of damages from one hundred thousand to six hundred thousand dollars.

The destruction of property in the United States by fire, from January 1st to August 2d, including the Portland, Oregon, fire of that date, closely approximated \$57,500,000,—a fearful record of destruction for a period marked by no exceptionally great calamity, and forcibly suggesting the old question, Is this enormous waste of wealth inevitable? Manifestly the experience of the last three years teaches that the occasional respites enjoyed during that period may be as safely attributed to luck as to any specific cause; and this condition of things must continue so long as the companies offer almost complete indemnity for the grossest carelessness; so long as builders, with the certainty of this indemnity, can afford and are permitted to defy every rule of safety and neglect every palpable precaution in the construction of factories and the erection of the imposing shells that are dignified with the title of business blocks in every city of the Union.

If the experience of nearly all our cities during the past three years cannot move legislative and municipal authorities to adopt and enforce suitable building regulations and so fix the percentage of indemnity to be paid by the insurer, as from self-interest to secure at least ordinary care on the part of the insured, thus

striking at the root of the evil, it is difficult to conceive of a condition of things that would incite them to action. The amount of accumulated wealth absolutely annihilated by fire throughout the United States since January, 1871, must approximate, if it does not exceed four hundred millions of dollars,—an amount of waste unequalled by any other country on the face of the globe in a quarter of a century. This record fully justifies the present rates of the companies that have passed through this fiery ordeal, however hardly those rates may bear on the business and industrial interests of the country. The indemnity offered is worth all that experience has proven to be its cost, unless we accept the theory apparently adopted in some sections, that insurance companies and insurance capital are expressly created to be sacrificed to the recklessness of the American people.

Notwithstanding the material advance in rates following the great Boston fire, the effect of the severe fire record of the first half of the year was visible in the semi-annual statements of many of the companies, when compared with the statements made at its commencement. Fortunately for the stability of not a few companies, a lull in the fiery storm occurred in August, and the record for the last five months was exceptionally light, and for the last three months remarkably so. This timely respite enabled the companies, in the great majority of cases, to so far recuperate as to show at the close of the year a marked improvement on their condition at its commencement.

The financial panic that suddenly swept over the country, carrying ruin to many of the oldest and apparently strongest business and financial institutions, and threatening disaster to every monetary interest, strange to say had no unfavorable effect on the fire companies, beyond retarding the collection of premiums and depreciating to a considerable extent the market value of a part of the securities held by them. The reign of fire so confidently predicted as the inevitable concomitant of great financial depression and disturbance, was not inaugurated, and the year 1873 was apparently content to expire without the sensation of a great conflagration in addition to that of one of the most extended and disastrous financial panics this country has ever experienced.

COMPANIES ADMITTED IN 1873.

Twenty-two companies of other States and two foreign companies complied with our laws and established agencies in Connecticut during 1873; to which may be added the Ridgewood and Safeguard of New York, the Clay Fire and Marine of Kentucky, Shoe and Leather of Massachusetts, and the Mercantile of Illinois, admitted since January 1st of the present year, making twenty-nine in all, as shown by the list given below.

Name of Company and Location.	Name and Location of Attorneys.	Cash Capital.	Admitted, 1873.
Merchants Mutual..... Newark, N. J....	George Kellogg.... Hartford....	\$200,000	Mar. 5.
Northwestern National... Milwaukee, Wis...	H. R. Hayden..... "	237,500	" 10.
Brewers..... "	George Kellogg.... "	200,000	" 12.
Penn..... Philadelphia, Pa.	Geo. R. Cowles.... Norwalk....	150,050	" 24.
Miss. Valley..... Memphis, Tenn...	J. H. Guy..... W. Meriden.	203,500	April 26
N. Y. and Yonkers..... New York.....	H. L. Cannon..... New Haven.	200,000	May 5.
Mercantile Mut. Marine... "	C. C. Kimball..... Hartford....	500,000	" 20.
Irving..... "	A. E. Dudley..... New Haven.	200,000	June 21.
Scottish Commercial..... Glasgow, Scot'ld.	Geo. B. Fisher.... Hartford....	£80,000	July 7.
Great Western..... New Orleans, La.	Geo. S. Lester.... New Haven.	\$207,500	" 24.
St. Paul Fire and Marine. St. Paul, Minn...	B. R. Allen..... Hartford....	400,000	Aug. 1.
Citizens..... Newark, N. J....	Chas. M. Webster.. "	200,000	" 16.
Faneuil Hall..... Boston, Mass...	C. C. Kimball..... "	200,000	" 16.
Atlantic and Pacific..... Chicago, Ill.....	S. Chapman, Jr.... "	210,500	Sept. 1.
New Orleans Mut..... New Orleans, La.	C. C. Kimball..... "	905,200	" 3.
Globe..... Chicago, Ill.....	Geo. S. Lester.... New Haven.	300,000	" 13.
Merchants and Farmers... Worcester, Mass.	Ralph Gillett.... Hartford....	Mutual.	" 17.
Peoples..... Trenton, N. J....	W. H. Townsend... Hartford....	200,000	" 29.
American Central..... St. Louis, Mo....	C. C. Kimball..... Hartford....	275,000	Oct. 1.
Citizens..... "	S. Chapman, Jr.... "	200,000	" 7.
Franklin..... Indianapolis, Ind.	Geo. S. Lester.... New Haven.	230,320	" 8.
Hamburg Bremen..... Hamburg, Germ'y	Chas. M. Webster.. Hartford....	340,000	" 10.
Equitable..... Nashville, Tenn.	Chas. M. Webster.. "	200,000	" 16.
Farragut..... New York City...	Ebenezer Fuller... Norwich....	200,000	Nov. 23.
Ridgewood..... Brooklyn, N. Y...	Chas. W. Preston.. Hartford....	200,000	Jan. 15.
Safeguard..... N. Y. City.....	Isidiah Frisbie.... New Haven.	200,000	" 31.
Clay Fire and Marine..... Newport, Ky....	Isaac D. Smith.... Hartford....	200,000	Feb. 19.
Mercantile..... Chicago, Ill.....	W. H. Townsend... "	214,000	Mar. 19.
Shoe and Leather..... Boston, Mass....	J. W. Smith..... Waterbury.	300,000	" 20.

All of the foregoing companies have renewed their licenses for the current year, except the Great Western of New Orleans and the New Orleans Mutual Insurance Association. The latter company, shortly after admission, cancelled the few policies it had issued, promptly paid a loss of \$2,400 incurred, and retired, on account of complications at its home office. The Great Western Insurance Company, notwithstanding its exceedingly presentable statement of assets, abundantly sworn to by its president and secretary, proved to be an unmitigated fraud. The company filed its papers at a time when the work of the department and the prevalence of the yellow fever in the

South alike prohibited a special visit to its office in New Orleans ; and the exhibit made by its sworn statement left no alternative under the laws of this State but to allow the company to transact business for a short time until an examination should be practicable. When that time arrived the company forestalled action by precipitately withdrawing, by telegraph, from the State. This case suggests the necessity of giving to the Commissioner some discretionary power in the matter of the admission of companies located in distant States having no supervising official to whom he can apply for information. Aside from the peculiar obstacles to an immediate examination that existed in this particular case, it frequently happens that companies from a distance apply for admission, presenting a statement the correctness of which the Commissioner may gravely question, but not being in possession of sufficient evidence on which to base a refusal, the only alternative is to admit the company and subsequently examine, or examine immediately at the most inconvenient seasons and at a serious loss of time absolutely required in the office, when a reasonable postponement of a given case would allow it to be examined in connection with others, with a much less expenditure of time.

The certificates of authority of the Alps Insurance Company, of Erie, Penn., and the North Missouri Fire Insurance Company, of Macon, Mo., were revoked on account of impending bankruptcy. The Union Insurance Company, of Bangor, Maine, ceased writing fire risks, and retired from this State in July.

The Lancaster Fire Insurance Company, which represented the Pennsylvania Underwriters' Association, retired at the close of the year. The Brewers and Maltsters, Buffalo-German, and Glens Falls, all of the State of New York, also withdrew December 31st, having done little or no business in Connecticut during 1873.

As the result of new organizations, admissions, withdrawals, and revocations, the whole number of companies embraced in this report, including the Hartford Steam Boiler Inspection and Insurance Company, is 120, a net increase of 21 since January 1st, 1873. Of this number 29 are home companies, 81 are from other States, and 10 from foreign countries. The local classification of other State companies shows that New York is represented by 35, Pennsylvania 12, Rhode Island 7, New Jersey 5, Massachusetts 5, Illinois and Ohio 3 each, Missouri, Tennessee, and Wisconsin 2 each, California, Indiana, Kentucky, Maine, and Minnesota 1 each.

CONNECTICUT STOCK COMPANIES.

The number of Connecticut Stock Fire Insurance Companies has been increased to twelve by the organization of the Atlas Insurance Company of Hartford, which was chartered by the Legislature of 1872, and commenced business July 2, 1873, with a paid-up capital of \$200,000.

The *Ætna* Insurance Company restored its capital during the past year to \$3,000,000, in accordance with the vote of its stockholders, December 28th, 1872, after a reduction of \$1,000,000, necessitated by the Boston fire. The Mutual Security Insurance Company, of New Haven, now, by virtue of an Act approved June 19th, 1873, known as the Security Insurance Company, has increased its capital from \$100,000 to \$139,000, and organized an agency business in several adjoining States. The Orient Fire Insurance Company of Hartford, by vote of its stockholders, September 17th, 1873, reduced its capital from \$500,000 to \$350,000, to cover an impairment exceeding the limit allowed by laws of the State of Ohio and other Western States in which it was transacting business. A subsequent vote taken on the same day, to restore the capital to the original amount, has not thus far been acted on.

This records all the additions and changes in Connecticut Stock Companies during the past year. A comparison of the statements furnished herewith with those given in the last report will show a material improvement of condition, all the companies then showing an impairment of capital having supplied the deficiency and accumulated greater or lesser amounts of net surplus.

The cash capital of the twelve Fire Companies aggregates \$6,781,000, against \$5,692,000 represented by eleven companies last year, a net increase of \$1,089,000. The total assets amount to \$13,560,127.20; liabilities, including capital, \$12,307,005.10; leaving total net surplus, \$1,253,122.10, and surplus as regards policy-holders, \$8,034,122.10. The various sources of income during the year were: Premiums, \$10,265,078.02; interest on mortgage loans, \$87,256.53; interest and dividends from collateral loans and stocks, and bonds owned, \$571,340.70; rents, etc., \$24,376.24; total income, \$10,948,051.49. The expenditures for the same period were: Losses paid, \$6,160,211.22; divi-

dends, \$761,915; commissions, \$1,505,654.01; salaries and fees, \$437,834.03; taxes, \$194,562.10; miscellaneous expenditures, \$538,303.05; making total expenditures, \$9,598,479.41; leaving an excess of income over expenditures of \$1,349,572.08.

CONNECTICUT MUTUAL COMPANIES.

With two exceptions the companies of this class show more or less increase in cash assets from the business of the year. Six companies show cash assets ranging from \$43,707.67 to \$217,617.13. The remaining ten are small and transact principally a local business. The total assets of the sixteen companies amount to \$660,076.69 an increase of \$55,483.97 as compared with the returns for the previous year. The reserve funds in the form of corporators' endorsed notes, premium notes and liens in various forms amount to \$5,314,575.

The Farmers' Mutual, of Suffield, a purely town company, has had an exceptionally rough experience, from the operations of a still undetected incendiary, causing losses to the company to the extent of \$5,558.79, or \$2,885.03, in excess of its cash assets. This deficiency was assessed on its members, and all losses promptly and honorably paid.

The business of the mutual companies is confined to this State, and is shown in the aggregate, in table No. 8, which exhibits the total business done in Connecticut. Personal examinations at their respective offices were made near the close of the past year, and the condition of each found, substantially, in accordance with the statements herewith presented.

COMPANIES OF OTHER STATES.

Eight companies of this class showed impairments of capital December 31st, 1873, but, as in all cases, where these have approximated or exceeded the limit allowed by the laws of this State the deficiency has been made up by assessments on stockholders, it will be well to briefly state the action of the respective companies. An examination of the Agricultural Fire Insurance Company, of Watertown, N. Y., made in January by the Superintendent of the Insurance Department of that State, showed an impairment of capital amounting to \$88,565.45, and a requisition was immediately issued, under which \$100,000 was at once paid in by the stockholders, as shown by the statement herewith published, and certificate of repairment subsequently filed.

The Black River Insurance Company, of the same place, by its Annual Statement showed an impairment of \$61,947.01, slightly within the limit allowed by the laws of this State. After an examination by the Superintendent a requisition was issued, under which an assessment of \$62,500 was paid in, and an official certificate to that effect subsequently filed.

The German Insurance Company of Erie, Pa., on examination by this Department, January 7th, 8th, showed an impairment of \$96,584.70, or 48.29 per cent. The agents of the company were at once notified to suspend operations until it should be seen what action would be taken by the company. An assessment to fully restore its capital was voted by the stockholders, January 14th, and the collection of the amount at once proceeded with. A certificate of condition as found by examination of the Insurance Commissioner of Pennsylvania, February 20th, was filed in this office March 1st, showing the capital fully restored, and the agents were at once authorized to resume business. The Statement of December 31st, and the result of the official examination of February 20th, will be found in the Appendix, both having been received too late for insertion in regular order. The impairments of the remainder being within the limit allowed by our laws, and the actual condition being verified by examinations no further action was taken by the Commissioner in those cases. With these exceptions the companies mainly show improvements of financial condition in some cases slight, in others material, but the latter only where the business has been carefully conducted.

EXAMINATIONS.

The number of examinations of fire companies made at their Home offices during 1873, and January of 1874, was thirty-nine. These investigations frequently extending in single instances through a number of days, have always been thorough and exhaustive, the result in most cases being entirely satisfactory in verifying the sworn statements of the companies, but in some few cases necessitating the correction of informalities in papers securing the funds of the companies, in compliance with the terms of their charters and the laws of the State where organized, or action for the restoration of capital. In many other cases the certificates of examination of the Insurance Officials of the several

States have been accepted, and a like credit has been given to the certificates of this Department.

CAPITAL, ASSETS, AND LIABILITIES.

The total paid-up capital stock of the companies represented in the tabulations of this Report amounts to \$30,411,055, as shown by Table No. 1, an increase of \$4,119,045 on the amount represented by the companies embraced in the last report. The admitted assets aggregate \$77,659,946.66, and the liabilities including capital \$67,242,135.06, leaving an aggregate net surplus of \$10,417,811.60, and surplus as regards policy-holders, \$40,828,866.60, as shown by Tables No. 1, 2, 3.

INCOME AND EXPENDITURES.

The income for the year is shown by Table No. 4. The various sources were net cash premiums \$54,449,178.98, interest on bond and mortgage loans \$1,326,947.26, interest and dividends from collateral loans, and bonds and stocks owned, \$2,223,570.04, Rents, &c., \$745,287.90, making total income \$58,744,984.18. The expenditures during the same period, as shown by Table No. 5 were, for losses, \$35,555,657.93; commissions and brokerage, \$8,420,383.40; salaries and fees, \$3,172,261.27; taxes, \$1,119,964.74; dividends, \$2,184,354.70; miscellaneous, \$3,569,637.60; making total expenditures \$54,022,259.66, leaving the excess of income over expenditures \$4,722,724.52. Twenty-six companies show an excess of expenditures over income aggregating \$2,805,173.19, while the remainder show an excess of income over expenditures of \$7,527,897.71, leaving the net excess on the whole business as above stated.

RISKS.

The fire risks written during the year aggregated \$4,684,974,009, on which the gross cash premium receipts were \$55,982,225.49, average premium rate 1.20. The fire risks reported in force, December 31st, amounted to \$4,354,635,106; marine and inland risks, \$22,596,029; total risks in force, \$4,377,231,135; average amount of assets to each \$100 at risk, \$1.78.

MARINE COMPANIES.

Two companies of this class are now authorized in this State, the Pacific Mutual and the Mercantile Mutual, both of New York.

The latter company, with a cash capital of \$500,000, having been admitted May 20th, 1873. As these companies do a purely marine business, and the amount transacted in this State is very small the statements are not tabulated, but will be found in full in the regular order of abstracts.

FOREIGN COMPANIES.

The number of foreign companies authorized to transact the business of fire insurance in this State during the past year, has been increased to ten, by the admission July 7th of the Scottish Commercial of Glasgow, Scotland, and October 10th of the Hamburg-Bremen of Germany, after full compliance by each with all the legal requirements relating to foreign companies. The net capital of the latter company in the United States, December 31, 1873, is shown by its statement of that date to be less than \$200,000, but this sum has since been increased to more than that amount by deposits of United States securities with the proper departments and the increase of cash assets in the hands of trustees.

The gross assets of these companies in the United States December 31, 1873, aggregated \$10,971,910 against \$10,553,710 December 31, 1872, being an increase during the year of \$418,200 in the amount of assets held for the security of policy-holders in the United States. The liabilities of these companies in the United States December 31, 1873, amounted to \$6,840,490 against \$7,698,062 December 31, 1872, being a decrease during the year of \$857,572, and showing net improvement in their United States branches of \$1,275,772.

For the first time in three years these companies show an excess of income over expenditures, and a net profit on the business transacted by them in the United States. In 1873 their aggregate income was \$11,076,079, and aggregate expenditures were \$9,754,353, showing an excess of income over expenditures of \$1,321,726.

In 1872 their income was \$11,651,624 and expenditures \$13,172,057, being an excess of expenditures over income of \$1,520,433. In 1871 their income was \$8,664,250 and expenditures \$9,929,583, being an excess of expenditures over income of \$1,265,333—the aggregate business in the United States for the three years showing a net loss of \$1,464,040.

The risks in force in these companies in the United States December 31, 1873, aggregated \$776,321,628, and the premiums received thereon \$10,512,095; average premium rate 1.35.

BUSINESS IN CONNECTICUT.

The fire business transacted in this State as shown by Table No. 8, will be found of interest to our citizens. As all the companies that transacted business of any importance in 1873, renewed their licenses, and reported to the Department, the aggregates will be found much nearer correct than the exhibits for the two preceding years. The risks written during the year amount to \$162,637,472, on which the premium receipts were \$1,999,146.71, average premium rate 1.23. The losses incurred amount to \$784,827.67; ratio of loss to premium receipts, 39.26.

The marine and inland business, as usual, is small. The amount of risks written was \$5,055,669, premium thereon \$88,607.11, losses incurred \$79,018.89, ratio of loss to premium receipts, 89.17.

On the next page will be found a comparative summary of the business transacted in this State during the three years in which the writer has exercised supervision, also a comparative summary of the general business of all the fire companies that have reported to the Department during that period.

It would be found a matter of much interest to carry these comparisons of business in Connecticut back over a much longer period, but as no effort had been made to collate these statistics prior to 1871 it is not possible to do so.

The business of Connecticut companies and companies of other States is given separately, and in the first table is of interest as showing the relative degree of Connecticut patronage extended to each class. The former show a steady increase of home business, while the latter show a marked falling off in the amount of risks written in this State in 1872-73 as compared with the amount written in 1871.

The second table, which summarizes the general business of the companies, exhibits some peculiarly interesting data and significant ratios, that will be found worthy of careful analysis by those who forget too readily the experience of the companies at Chicago and Boston, and demand a reduction of rates before these wounds have been fairly healed or any provision made to meet future contingencies.

Summary Comparison of Fire Business in Connecticut, for the years 1871, 1872, 1873.

	Stock.	Mutual.	Total.	Risks Written.	Premiums Received.	Average Premium Rate.	Losses paid.	Ratio of Losses to Premiums Received.	No. of Co's Organized.	No. of Co's Suspended.
1871 Connecticut Companies...	8	16	24	\$69,144,687	\$692,227	.99	\$285,563	41.25	1	7
1872 " " "	11	16	27	77,064,768	734,997	1.05	238,051	35.10	3	0
1873 " " "	12	16	28	83,394,874	735,189	1.13	291,978	33.72	1	0
1871 Outside Companies.....	54	3	57	92,235,218	898,642	.97	216,121	24.05	19	28
1872 " " "	69	2	71	76,418,795	940,657	1.23	275,241	23.26	28	17
1873 " " "	82	3	85	79,242,598	1,109,138	1.40	400,573	36.12	24	9

Summary Comparison of General Business of Fire Companies authorized in Connecticut, for the years 1871, 1872, 1873.

	Cash Capital.	Gross Assets.	Liabilities, exclusive of Capital.	Surplus as regards Policy-Holders.	Income.	Expenditures.	Premium Receipts.	Losses paid.	Risks Written.	Risks in Force.	Ratio of Losses to Pa. rec'd
1871 Connecticut Stock Co's...	\$5,442,000	\$12,295,506	\$7,269,812	\$5,025,694	\$8,645,520	\$11,955,017	\$7,553,655	\$8,722,721	\$664,324,321	\$579,050,478	115.48
1872 " " "	5,632,000	12,248,195	6,761,014	5,487,022	10,310,757	11,565,319	9,202,937	8,800,370	763,116,536	702,014,478	96.60
1873 " " "	6,751,000	13,560,127	6,526,005	8,034,122	10,948,051	9,598,479	10,266,078	6,160,211	746,593,218	689,257,435	60.01
1871 Outside Companies Authorized in Conn.....	20,579,010	52,778,304	25,176,089	28,951,617	36,273,398	41,158,523	28,377,538	29,750,558	2,822,141,442	2,839,538,123	104.84
1872 " " "	20,000,010	58,553,256	32,707,412	23,875,344	29,761,947	45,779,210	36,168,651	32,321,374	3,824,479,815	3,327,007,173	89.36
1873 " " "	23,630,055	64,119,819	31,805,074	32,759,745	47,796,932	44,423,780	44,184,101	29,895,447	3,938,380,791	3,665,377,171	66.53

NAME OF COMPANY.	LOCATION.	FIRE.						AVERAGE PREMIUM RATE.		
		1871.		1872.		1873.		1871.	1872.	1873.
		Risks Written.	Premiums Received.	Risks Written.	Premiums Received.	Risks Written.	Premiums Received.			
<i>Stock Companies of Connecticut.</i>										
Ætna.....	Hartford.....	\$371,100,345	\$4,131,114.05	\$393,824,900	\$4,581,855.08	\$341,913,125	\$4,543,327.07	1.11	1.16	1.33
Atlas.....	Hartford.....	.....	.....	23,130,000	277,215.92	10,763,764	108,546.83	.....	.....	1.57
Connecticut.....	Hartford.....	6,445,650	60,721.58	14,105,681	164,999.01	27,875,500	368,351.58	.....	1.18	1.32
Fairfield County.....	South Norwalk.....	.....	.....	14,121,147	1.17	14,121,147	191,306.15	.94	1.17	1.36
Hartford.....	Hartford.....	146,000,000	1,951,915.57	150,888,916	2,138,306.61	161,705,552	2,247,530.53	1.33	1.42	1.39
Meriden.....	Meriden.....	.....	.....	6,322,350	87,784.80	10,670,816	159,169.59	.....	1.39	1.49
National.....	Hartford.....	1,597,005	19,802.95	2,256,279	392,298.51	31,320,526	412,377.90	1.24	1.18	1.32
Norwalk.....	Norwalk.....	1,823,484	16,615.19	1,780,561	15,859.05	1,714,116	17,988.15	.91	1.38	1.05
Orient.....	Hartford.....	.....	.....	25,280,024	331,125.26	30,732,289	458,936.25	.....	.....	1.50
Peoples.....	Middletown.....	3,813,256	47,173.80	3,707,824	46,319.55	3,259,510	40,023.01	1.24	1.20	1.32
Phoenix.....	Hartford.....	131,660,262	1,544,332.61	118,378,128	1,525,181.57	103,963,722	1,531,214.72	1.13	1.20	1.45
Security.....	New Haven.....	1,878,319	13,026.18	2,432,873	23,192.49	6,393,071	77,011.29	.69	.80	1.17
Totals.....		\$664,324,321	\$7,784,701.96	\$769,116,536	\$9,527,437.85	\$746,563,218	\$10,225,433.15	1.17	1.24	1.37
<i>Stock Companies of other States.</i>										
Agricultural.....	Watertown, N. Y.....	52,196,300	336,289.14	68,739,350	474,163.69	96,460,000	580,345.43	.64	.69	.60
Albany.....	Cleveland, O.....	9,582,070	191,964.12	18,457,107	340,481.57	19,280,113	349,551.08	2.00	1.81	1.80
Alleghania.....	Pittsburgh, Pa.....	4,478,188	55,495.62	4,682,097	58,022.75	34,480,111	442,430.00	1.24	1.21	1.28
Amazon.....	Cincinnati, O.....	13,892,864	281,111.77	80,809,756	1,117,971.81	30,709,852	548,620.58	2.05	1.38	1.48
American.....	Philadelphia, Pa.....	28,341,550	181,627.04	40,196,132	330,830.16	40,348,794	419,364.18	.64	1.20	1.04
American Central.....	St. Louis, Mo.....	.....	.....	.....	.....	37,994,822	582,097.09	.....	.....	1.52
Arctic.....	New York.....	10,016,121	101,452.33	15,370,018	104,864.72	10,222,625	90,229.76	1.01	.68	.88
Atlantic.....	Brooklyn, N. Y.....	.....	.....	23,116,100	173,215.11	30,216,039	300,806.61	.....	.75	1.19
Atlantic Fire and Marine.....	Providence, R. I.....	.....	.....	4,630,747	48,499.36	5,170,019	63,182.11	.....	1.05	1.23
Atlantic and Pacific.....	Chicago, Ill.....	.....	.....	.....	.....	9,211,918	212,128.87	.....	.....	2.31
Bangor.....	Bangor, Me.....	.....	.....	4,160,841	60,713.19	3,565,317	62,526.46	.....	1.46	1.75
Black River.....	Watertown, N. Y.....	.....	.....	10,551,229	141,725.59	12,458,221	225,492.21	.....	1.34	1.71
Brewers.....	Milwaukee, Wis.....	.....	.....	.....	.....	26,082,523	460,929.64	.....	.....	1.76
Capital City.....	Albany, N. Y.....	4,167,400	35,626.50	2,063,864	24,554.83	3,282,291	32,912.70	.91	.89	1.03
Citizens.....	New York.....	61,034,828	325,518.49	65,259,664	407,193.87	57,850,124	396,554.02	.58	.62	.69
Citizens.....	St. Louis, Mo.....	.....	.....	.....	.....	9,634,988	118,596.12	.....	.....	1.23
Citizens.....	Newark, N. J.....	.....	.....	.....	.....	15,482,778	214,255.81	.....	.....	1.38
Commerce.....	Albany, N. Y.....	26,955,400	262,124.66	31,100,614	226,162.82	17,497,000	220,762.78	.97	1.11	1.96
Continental.....	New York.....	203,781,346	1,479,822.59	221,862,298	1,589,491.26	220,105,389	1,637,542.39	.73	.72	.74
Equitable.....	Nashville, Tenn.....	.....	.....	.....	.....	6,190,250	101,508.95	.....	.....	1.64

NAME OF COMPANY.	LOCATION.	FIRE.						AVERAGE PREMIUM RATE.		
		1871.		1872.		1873.		1871.	1872.	1873.
		Risks Written.	Premiums Received.	Risks Written.	Premiums Received.	Risks Written.	Premiums Received.			
Equitable Fire and Marine Exchange.....	Providence, R. I.....	9,681,008	105,980.78	10,173,815	103,799.76	8,068,832	123,730.44	1,09	1.02	1.43
Faneuil Hall.....	New York.....	11,736,778	104,632.63	18,745,808	201,890.68	20,575,280	215,004.73	.89	1.08	.89
Farmers' Fire Association.....	Philadelphia, Pa.....	5,076,352	51,451.00	5,329,013	65,204.86	6,005,551	117,510.19	1.01	1.22	1.43
Fire Association.....	Boston, Mass.....	.....	.....	.....	.....	8,657,932	114,499.05	.....	.....	.63
Fireman's Fund.....	New York.....	.....	.....	.....	.....	26,320,388	170,836.48	.....	.....	.....
Franklin.....	Philadelphia, Pa.....	.....	.....	2,563,839	25,638.69	60,398,284	880,177.12	.....	1.00	1.46
Franklin.....	San Francisco, Cal.....	30,888,894	329,355.81	35,527,143	373,969.49	33,047,964	375,397.15	1.07	1.33	1.46
German American.....	Philadelphia, Pa.....	10,665,947	1,451,108.22	11,954,942	1,691,773.88	10,623,069	1,061,107.83	1.43	1.42	1.46
Guard Fire and Marine.....	Indianapolis, Ind.....	.....	.....	.....	.....	7,167,618	118,752.06	.....	.....	1.00
Hanover.....	New York.....	90,303,723	849,919.00	94,113,546	905,997.45	80,058,823	866,876.47	.94	.96	1.00
Hoffman.....	New York.....	.....	.....	65,105,259	618,415.14	89,080,554	991,455.66	.....	1.51	1.11
Home.....	Chicago, Ill.....	18,066,453	184,832.32	20,556,122	422,208.24	33,093,051	451,151.90	1.02	1.43	1.17
Home.....	New York.....	.....	.....	.....	.....	18,682,485	267,151.65	.....	.....	1.07
Home.....	New York.....	68,942,296	758,364.00	100,009,218	887,804.37	79,581,325	880,543.89	1.10	.89	1.07
Howard.....	New York.....	10,665,947	123,352.58	25,533,286	300,381.48	20,331,985	255,252.65	1.16	1.10	1.26
Humboldt.....	New York.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Co. of North America.....	New York.....	319,990,847	2,957,187.88	346,036,172	3,142,306.33	299,151,927	3,100,805.59	.92	.90	1.03
Irving.....	Columbus, O.....	48,713,455	545,184.70	40,938,739	618,389.192	29,571,150	488,306.32	1.12	1.51	1.64
Lamar.....	New York.....	.....	.....	.....	.....	32,538,715	371,133.78	.42	.72	.89
Lorillard.....	New York.....	.....	.....	.....	.....	12,160,708	211,862.45	1.25	1.58	1.70
Manhattan.....	Newark, N. J.....	.....	.....	4,672,910	75,319.851	142,681,698	1,996,765.58	1.10	1.18	1.40
Merchants.....	Philadelphia, Pa.....	153,263,781	1,683,418.13	165,565,580	1,947,041.21	.....	.....	.....	.....	.....
Merchants.....	New York.....	.....	.....	.....	.....	11,812,912	191,559.55	.....	.....	1.03
Merchants.....	New York.....	.....	.....	13,991,636	110,005.36	16,257,708	165,555.28	.....	.79	1.01
Mississippi Valley.....	New York.....	.....	.....	22,006,024	191,530.00	29,775,737	370,491.18	.....	.88	.91
Narragansett Fire and Marine.....	Providence, R. I.....	.....	.....	32,584,808	338,078.65	50,910.27	500,910.27	.....	1.11	1.19
National.....	Providence, R. I.....	16,212,357	197,984.89	15,487,281	184,311.51	13,580,194	263,159.89	1.22	1.17	1.50
National.....	Newark, N. J.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National.....	Newark, N. J.....	.....	.....	.....	.....	38,988,511	398,618.72	.....	.....	1.04
National.....	Providence, R. I.....	.....	.....	.....	.....	11,101,009	285,952.45	.....	.....	2.03
National.....	New York.....	23,184,683	283,453.96	31,501,653	367,431.04	30,230,006	399,387.33	1.22	1.24	1.62
National.....	Philadelphia, Pa.....	.....	.....	12,130,631	203,492.66	27,310,909	516,157.66	.....	1.65	1.88
National.....	New York.....	23,454,372	118,054.00	27,653,454	155,920.66	22,371,084	159,231.51	.50	.58	.51
Newport Fire and Marine.....	Newport, R. I.....	993,704	10,146.00	11,378,000	85,461.97	7,548,638	85,640.45	1.02	.75	1.14
New York and Yonkers.....	New York.....	.....	.....	.....	.....	12,596,848	141,613.45	.....	.....	1.12
Norfolk.....	New York.....	71,900,152	642,084.29	83,314,107	831,332.06	73,600,009	837,109.81	.86	1.00	1.14
Northwestern National.....	Milwaukee, Wis.....	.....	.....	.....	.....	16,996,106	396,765.03	.....	.....	1.93
Penn.....	Philadelphia, Pa.....	.....	.....	.....	.....	18,552,196	463,697.90	.....	.....	2.19

Pennsylvania.....	Philadelphia, Pa.....	25,946,849	221,711.30	53,514,617	622,985.03	55,687,205	791,245.98	85	1.16	1.43
Peoples.....	Newark, N. J.....	3,163,676	45,545.60	11,083,455	146,606.48	17,659,089	272,267.78	88	1.32	1.54
Providence.....	Trenton, N. J.....	113,055,080	1,115,483.12	137,306,981	1,310,659.79	10,546,724	147,391.85	99	1.01	1.40
Providence Washington.....	Brooklyn, N. Y.....	293,500	2,024.10	6,893,161	62,048.05	141,016,841	1,415,702.69	99	1.01	1.01
Republic.....	Providence, R. I.....	44,504,118	507,448.40	46,194,405	487,170.77	8,972,692	501,881.96	99	1.14	1.14
Ridgewood.....	New York.....	3,350,534	43,054.20	1,217,319	19,243.88	41,848,242	507,289.03	131	1.05	1.21
Roger Williams.....	Brooklyn, N. Y.....	56,714,229	642,086.80	58,230,712	686,989.45	9,884,612	49,774.74	132	1.58	1.04
Safeguard.....	Providence, R. I.....	16,240,519	114,305.77	20,364,713	173,710.68	17,222,915	148,981.97	132	1.32	1.02
Springfield Fire and Marine.....	New York.....	28,591,670	177,276.53	27,924,793	182,294.12	53,621,375	714,553.73	133	1.18	1.33
St. Nicholas.....	Springfield, Mass.....	24,738,701	204,400.41	16,389,730	167,112.21	16,712,184	174,818.14	135	1.05	1.05
St. Paul Fire and Marine.....	New York.....	31,691,709	341,622.13	57,869,825	623,016.79	498,795.58	176,821.01	136	1.01	1.01
Standard.....	St. Paul, Minn.....	35,417,114	307,039.94	47,589,799	428,964.78	21,458,063	249,091.27	136	1.01	1.01
Star.....	New York.....					21,783,119	249,091.27	136	1.01	1.01
Traders.....	Chicago, Ill.....					26,350,031	343,631.56	136	1.02	1.37
Westchester.....	New Rochelle, N. Y.....					58,190,512	759,139.79	138	1.68	1.20
Williamsburg City.....	Brooklyn, N. Y.....					56,562,965	575,691.16	137	1.03	1.03
Totals.....		\$1,819,322,398	\$17,632,707.52	\$2,430,771,686	\$24,390,296.06	\$2,781,417,701	\$32,789,251.39	138	1.00	1.18
Foreign Companies.....										
Commercial Union.....	U. S. Branch.....	21,172,215	210,244.60	43,117,314	374,235.57	67,376,811	811,443.12	139	1.87	1.20
Hamburg Bremen.....	".....					32,790,598	372,790.81	140	1.16	1.16
Imperial.....	".....	139,571,225	1,387,961.48	174,758,333	1,772,661.38	166,881,324	1,306,119.92	140	1.10	1.10
Launceston.....	".....					48,885,612	522,590.02	140	1.63	1.69
Liverpool and London and Globe.....	".....	344,084,173	3,217,712.14	429,538,988	3,865,148.50	348,265,416	3,324,810.08	140	1.01	1.01
London Assurance.....	".....					47,572,898	424,988.67	141	1.87	1.89
North British and Mercantile.....	".....					106,749,541	1,038,490.49	141	1.96	1.92
Queen.....	".....	61,205,851	774,500.36	107,335,946	1,191,823.11	139,413,711	1,390,413.71	141	1.85	1.21
Royal.....	".....	109,890,780	1,151,579.72	148,323,340	2,008,695.00	172,181,310	2,245,828.88	142	1.35	1.30
Scottish Commercial.....	".....					19,415,561	171,870.59	141	1.35	1.35
Totals.....		\$836,180,588	\$8,555,691.40	\$1,177,812,424	\$11,775,196.42	\$1,698,951,817	\$12,329,316.26	142	1.00	1.11
Mutual Companies of other States.....										
Holyoke Mutual.....	Salem, Mass.....	8,999,497	117,760.31	9,440,640	127,700.46	7,780,547	112,848.17	143	1.25	1.45
Lycoming.....	Muncy, Pa.....	32,516,892	420,861.10	33,270,772	430,624.12	46,190,392	550,744.07	143	1.21	1.21
Merchants and Farmers.....	Worcester, Mass.....					4,029,194	53,675.29	143	1.28	1.28
Totals.....		\$41,516,379	\$528,621.41	\$62,711,412	\$658,324.58	\$88,011,273	\$758,321.49	143	1.31	1.39
Grand Totals.....		\$3,391,843,666	\$34,501,722.29	\$4,430,412,058	\$46,221,254.91	\$4,684,974,009	\$55,982,225.49	142	1.05	1.20

TABLE, Showing Percentage of Income paid to Losses, &c., in 1871, 1872, 1873.

NAME AND LOCATION.	1871.						1872.						1873.					
	PERCENTAGE OF INCOME PAID TO						PERCENTAGE OF INCOME PAID TO						PERCENTAGE OF INCOME PAID TO					
	Losses.	Dividends.	Com'n's and Brokerage.	Exp'ses of Mgmt.	Surplus.	Percentage of losses paid from other sources.	Losses.	Dividends.	Com'n's and Brokerage.	Exp'ses of Mgmt.	Surplus.	Percentage of losses paid from other sources.	Losses.	Dividends.	Com'n's and Brokerage.	Exp'ses of Mgmt.	Surplus.	Percentage of losses paid from other sources.
<i>Stock Companies of Connecticut.</i>																		
Aetna.....	63.20	14.15	13.05	9.60	.....	40.36	77.03	.....	13.43	9.54	.....	14.95	61.66	13.20	13.59	8.82	2.73	.....
Athens.....	.....	.....	.....	.....	.....	.....	45.48	9.38	9.93	7.62	27.69	.....	4.95	.....	14.18	12.47	68.10	.....
Connecticut.....	42.88	.....	12.99	10.10	34.03	.....	47.45	10.95	14.91	10.76	15.92	.....	50.07	5.36	13.88	10.08	35.97	.....
Fairfield County.....	61.19	9.49	13.48	12.84	.....	38.81	23.69	.....	14.66	14.34	47.31	.....	69.58	2.11	14.62	10.44	31.70	.....
Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	33.97	.....	13.90	12.42	20.26	.....
Meriden.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	47.47	.....	14.17	10.82	27.51	.....
National.....	24.31	17.52	13.31	23.73	62.96	.....	47.56	5.45	13.50	15.34	18.15	.....	46.50	6.46	13.56	11.74	21.74	.....
Norwalk.....	.....	.....	11.45	12.19	34.53	.....	29.32	26.85	12.00	13.49	18.34	.....	45.05	25.06	14.81	11.47	3.58	.....
Orient.....	.....	.....	.....	.....	.....	.....	56.81	.....	13.69	19.34	10.16	.....	53.45	.....	13.83	12.11	30.61	.....
Peoples.....	44.16	7.93	12.82	8.39	26.70	.....	44.10	7.19	11.32	7.57	29.82	.....	61.75	7.18	12.18	8.16	70.53	.....
Phoenix.....	63.26	9.03	13.95	13.76	.....	28.79	71.53	.....	14.11	14.16	.....	17.72	51.76	.....	14.13	13.82	17.29	.....
Security.....	66.20	16.67	4.19	9.35	3.59	.....	51.91	14.78	4.00	9.76	16.55	.....	63.11	6.34	10.84	5.00	14.41	.....
.....	63.62	11.89	13.27	11.92	.....	36.92	74.05	.85	13.51	11.59	.....	14.12	56.27	6.96	13.75	10.69	12.33	.....
<i>Stock Companies of other States.</i>																		
Agricultural..... N. Y.	48.70	7.12	10.93	14.91	18.01	.....	53.18	7.21	10.82	10.04	18.72	.....	77.79	6.35	16.23	13.17	16.46	.....
Albany..... N. Y.	61.99	.....	20.50	17.51	.....	65.41	39.09	.....	20.11	20.80	37.82	4.21	51.54	.....	28.17	17.29	21.77	.....
Alleghania..... Pa.	.....	.....	.....	.....	.....	.....	27.01	9.45	12.54	13.15	37.82	.....	29.28	2.74	24.49	12.58	30.91	.....
Amazon..... O.	11.57	.....	13.63	11.27	63.53	.....	44.52	3.68	8.45	11.97	31.38	.....	55.12	.....	15.04	35.80	.....	.....
American..... Pa.	26.80	24.70	.....	21.04	27.46	.....	60.11	15.82	18.01	6.06	.....	21.41	75.12	.20	18.65	6.03	.....	30.34
American Central..... Mo.	.....	.....	.....	.....	.....	.....	41.21	16.75	11.36	27.68	.....	.....	54.85	1.77	15.33	13.89	14.16	.....
Artic..... N. Y.	19.58	19.39	12.00	23.30	25.73	.....	23.85	.....	7.13	17.40	51.32	41.39	61.89	7.29	9.91	20.91	.....	47.59
Atlantic..... N. Y.	.....	.....	.....	.....	.....	.....	40.55	23.74	11.61	19.10	.....	84.12	76.05	.35	9.67	13.93	20.11	.....
Atlantic Fire and Marine..... R. I.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6.03	.....	19.29	35.35	49.43	.....
Atlantic and Pacific..... Ill.	.....	.....	.....	.....	.....	.....	13.79	.....	11.33	5.06	69.82	.....	78.31	.....	13.34	8.35	.....	36.62
Bangor..... Me.	.....	.....	.....	.....	.....	.....	26.65	.....	14.77	22.01	36.57	.....	60.21	.....	15.56	24.20	.....	28.57
Black River..... N. Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	51.66	.....	16.09	12.52	19.73	.....
Brewers..... Wis.	29.33	40.11	9.92	20.64	.....	91.91	51.56	.....	8.39	39.95	.....	32.92	21.54	31.50	11.21	18.00	17.35	.....
Capital City..... N. Y.	39.21	13.77	6.22	20.80	20.00	.....	59.87	12.93	5.89	21.31	.....	21.10	57.26	7.86	7.37	20.92	6.59	.....
Citizens..... N. Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Citizens..... Mo.	.....	.....	.....	.....	.....	.....	27.48	10.99	10.44	.....	.....	.....	27.48	10.99	10.44	10.84	40.25	.....
Citizens..... N. J.	.....	.....	.....	.....	.....	.....	44.18	4.31	15.60	.....	.....	.....	44.18	4.31	15.60	12.33	33.58	.....

Commerce	N. Y.	59.81	13.62	11.99	14.58	67.39	66.63	4.20	13.08	16.03	10.11	62.35	9.19	13.21	13.25	9.69
Continental	N. Y.	47.92	8.25	17.40	26.43	48.89	57.49	3.54	16.50	21.97	44.99	56.19	4.98	13.61	20.11	5.11
Equitable	Tenn.											39.05	15.93	10.54	19.45	15.03
Equitable Fire and Marine	R. I.															
Exchange	N. Y.	36.95	14.10	9.55	10.29	27.11	53.07	15.61	10.82	11.92	8.58	61.71	7.44	11.45	19.40	77.74
Fame	Pa.	34.55		10.54	19.38	35.63	60.00	4.41	10.22	20.17	5.30	53.87	8.42	11.55	16.93	9.23
Faneuil Hall	Moss	34.73		8.28	19.79	37.20	68.98		8.42	15.77	6.82	48.34		15.70	15.15	20.81
Farragut	N. Y.											16.78		13.14	23.01	46.77
												22.67	11.28	9.89	23.69	33.07
Fire Association	Pa.															
Fireman's Fund	Cal.	56.72	11.35	10.59	21.34	41.37	35.18	34.51	9.89	11.87	12.55	12.96	9.54	14.92	6.40	56.18
Franklin	Pa.	62.97	6.72	14.61	15.70	5.32	67.03	7.45	11.57	16.83	4.12	51.56	2.90	12.87	32.67	8.79
Franklin	Ind.											8.33		13.88	20.07	26.45
Germania	N. Y.	62.50	5.83	12.93	18.74	12.54	59.33	5.43	13.37	20.78	1.09	15.18	5.77	16.74	12.06	56.02
												61.07		8.44	24.72	9.04
German American	N. Y.															
Girard Fire and Marine	Pa.	28.57	10.15	11.10	18.04	32.14	39.18	7.63	14.20	14.59	41.56	43.39	4.11	13.82	11.44	27.24
Globe	Ill.								12.78	18.29	22.12	29.73	6.57	13.66	16.55	32.49
Hanover	N. Y.	62.54	4.50	13.45	19.51	11.81	60.83	4.70	13.82	19.29	1.36	21.04		18.39	16.59	43.98
Hoffman	N. Y.	61.50	.04	12.39	16.83	9.22	55.02	9.43	14.61	20.91		54.15	3.88	13.58	18.60	9.59
												70.53		15.05	14.42	1.58
Home	N. Y.	61.19	8.24	13.53	17.04	35.99	68.49	3.60	14.08	13.83		56.14	.86	15.12	13.51	14.54
Home	O.	52.61	9.02	24.71	13.66	36.68	68.24		13.56	16.30		67.37		13.38	13.05	48.15
Howard	N. Y.	52.43	21.70	8.00	17.87	71.78	70.72		9.63	19.65		26.02	13.28	9.65	20.26	30.79
Humboldt	N. J.							4.28	13.49	23.77	36.24	32.92	7.21	16.59	8.39	33.76
Insurance Co. of North America	Pa.	75.65	3.80	11.41	9.14	2.26	75.96	3.08	12.43	8.53		77.55		13.08	9.24	.13
Irving	N. Y.															
Lamar	N. Y.						71.76		7.08	21.17		64.33	3.67	11.58	19.53	26.28
Lorillard	N. Y.						60.21		12.14	27.60		4.84		8.36	18.15	9.16
Manhattan	N. Y.						25.90		14.65	9.73		29.64	9.53	12.37	27.40	5.91
Merchants	R. I.	69.59	7.57	13.70	9.11	7.28	67.73	9.79	14.65	9.12		55.58	3.86	15.53	11.91	13.12
									13.36			74.16		15.45	9.79	43.48
Merchants	N. J.															
Mississippi Valley	Tenn.											23.76	7.61	11.31	18.79	35.50
Narragansett Fire and Marine	R. I.	74.97	3.14	9.67	9.13	3.09	81.34		10.65	8.01		49.77		10.68	29.96	18.39
National	N. Y.	44.94	17.70	8.25	23.76	5.35	13.00		8.52	21.96	56.52	71.07		14.19	13.84	53.53
							57.85	5.58	10.39	26.18		66.40	2.55	18.96	13.16	27.94
												1.75		11.53	22.67	30.04
Newport Fire and Marine	R. I.						37.22	7.93	7.52	9.52	37.81	65.87	16.74	8.40	8.91	30.05
New York and Yankers	N. Y.											58.75		14.98	26.27	43.49
Niagara	N. Y.	64.80	4.76	12.17	18.18	6.94	68.13		13.62	17.33	.92	60.32	5.93	12.87	16.41	4.14
Northwestern National	Wis.											47.11		11.36	11.39	30.14
Penn.	Pa.											36.52	2.21	22.28	10.53	28.26
Pennsylvania	Pa.	15.20	20.38	8.23	12.31	43.88	66.98	8.85	19.05	5.12		65.86	.69	20.54	6.08	7.43
Peoples	Newark, N. J.						25.43	10.11	12.68	14.04	37.24	37.35	9.36	14.06	14.57	23.46
Peoples	Trenton, N. J.											61.91	8.70	15.06	9.67	42.26
Phoenix	N. Y.	66.01	8.43	11.23	14.23	32	63.80	6.18	12.32	15.27	2.43	24.92		13.06	15.01	1.87
Providence Washington	R. I.						73.25		11.76	14.99		27.63	26.97	11.32	20.24	14.44
Republic	N. Y.	68.85	3.52	11.53	16.10	21.41	51.43		13.46	20.46	14.65	61.91	5.38	12.78	19.93	34.39
Ridgewood	N. Y.											6.11		9.99	20.15	53.84

TABLE of Percentages—Continued.

NAME AND LOCATION.	1871.					1872.					1873.				
	PERCENTAGE OF INCOME PAID TO					PERCENTAGE OF INCOME PAID TO					PERCENTAGE OF INCOME PAID TO				
	Losses.	Dividends.	(Com's and Brokerage.)	Exp's of Agent.	Surplus.	Losses.	Dividends.	(Com's and Brokerage.)	Exp's of Agent.	Surplus.	Losses.	Dividends.	(Com's and Brokerage.)	Exp's of Agent.	Surplus.
Roger Williams..... R. I.															
Safeguard..... N. Y.	64.57	11.07	13.79	10.57		61.03	5.80	13.74	18.49	12.41	30.77	8.59	12.17	6.74	41.73
Springfield Fire and Marine..... Mass.						68.80	5.80		11.46		66.90	6.29	13.68	10.18	2.88
St. Nicholas..... N. Y.	44.10	12.45	12.92	20.20	10.24	58.45	8.40	14.62	16.69	1.84	62.23	8.52	14.58	14.67	19.40
St. Paul Fire and Marine..... Minn.	23.24	7.57	22.58	35.39		49.43	16.14	11.96	22.17		62.45	7.11	7.62	23.55	50.32
Standard..... N. Y.	28.96	9.66	5.96	24.11	31.28	62.34	7.41	4.29	25.03		62.72	3.93	4.55	25.67	3.12
Star..... N. Y.						55.23		5.13	7.76	31.88	34.31	12.29	5.43	12.19	35.78
Traders..... Ill.															
Westchester..... N. Y.	48.83	5.62	15.78	13.51	15.96	59.60	2.76	15.25	12.30	10.00	65.09	2.80	13.19	12.44	6.58
Williamsburg City..... N. Y.	59.98	8.48	10.55	20.99		59.12	5.95	12.30	16.13	6.36	55.08	3.78	15.62	11.98	12.54
<i>Foreign Companies.</i>															
Commercial Union.....	63.78	7.57	12.76	15.89		67.46	4.59	13.16	14.79		60.62	3.98	14.20	14.97	6.32
Hamburg Bremen.....	39.65		20.00	2.63	37.72	76.91		20.60	3.09		53.73		15.00	7.96	22.31
Imperial.....	56.41		11.76	15.96	15.84	65.83		14.75	19.42		45.17		20.62	7.43	27.38
Lancashire.....						47.07		16.74	2.60	33.59	62.06		14.64	23.30	34.13
Liverpool and London and Globe.....	75.91		13.35	10.74		77.14		12.72	10.14		60.05		18.25	3.90	15.82
London Assurance.....						32.08		11.09	13.91	42.32	69.00		13.86	13.45	12.64
North British and Mercantile.....	83.64		6.06	5.71	4.59	73.05		13.89	13.06		49.00		11.58	21.80	17.62
Queen.....	38.31		14.22	10.69	26.78	75.78		14.30	9.62		63.05		13.52	15.86	7.55
Royal.....	47.07		22.55	30.38		55.45		18.09		6.46	52.72		11.57	9.63	23.68
Scottish Commercial.....											62.73		20.86	20.31	16.91
											4.78		11.73	32.17	61.28
<i>Mutual Companies of other States.</i>															
Holbeck Mutual..... Mass.	79.77		9.01	11.22		76.05		14.82	9.12		61.61		15.69	11.16	11.46
Livingston..... Pa.	20.87	13.72	13.43	8.85	43.13	61.53	16.62	13.21	8.61		71.20	6.01	13.57	9.32	
Merchants and Farmers..... Mass.	82.30		9.22	6.98	1.50	79.18		9.69	8.62	2.21	64.37		14.50	13.59	8.66
											90.05		3.38	6.44	47.50
Totals.....	71.71	1.70	9.71	7.19	6.66	73.75	1.34	7.86	17.05		76.00	.70	11.91	11.59	
Grand Totals.....	68.24	6.14	11.84	13.48		70.82	2.76	13.40	13.02		60.53	3.72	14.23	13.38	8.64

INSURANCE BY UNAUTHORIZED COMPANIES.

The attention of the Commissioner was directed during the latter part of last year to the fact, that a considerable amount of insurance upon property in this State had been placed in companies which had not complied with the laws of this State, and were not authorized to do business therein. That many of the risks thus held had been solicited in this State, and the contracts of insurance made here in violation of the provisions of the statute by parties located in and out of the State could not be doubted by any one at all familiar with the manner in which this underground business is ordinarily transacted.

Section 11 of the Act of 1871, organizing this Department, provides that—

“It shall not be lawful for any fire or fire and marine insurance company, association or partnership, incorporated by or organized under the laws of any other State of the United States, directly or indirectly, to take risks or transact any business of insurance in this State, unless possessed of at least one hundred and fifty thousand dollars of cash capital paid up and securely invested; and any such company desiring to transact any such business as aforesaid, by an agent or agents in this State, shall first appoint an attorney in this State on whom process of law can be served, and file in the office of the commissioner of insurance, a certified copy of the vote or resolution of the directors appointing such attorney, which appointment shall continue until another attorney be substituted; and in case any such insurance company shall cease to transact business in this State according to the laws thereof, the agent last designated, or acting as such for such corporation, shall be deemed to continue agent for such corporation for the purpose of serving process for commencing actions upon any policy or liability, issued or contracted while such corporation transacted business in this State; and service of such process for the causes aforesaid, upon any such agent, shall be deemed a valid personal service upon such corporation; and shall also deposit with said commissioner a certified copy of their charter, also a statement under the oath of the president or vice-president and secretary of the company for which they may act, stating the name of the company, and place where located; also all the other facts and items required by the seventh section of this act, to be stated by the officers of fire and marine insurance companies chartered by this state; nor shall it be lawful for an agent or agents to act for any company or companies referred to in this section, directly or indirectly, in taking risks or transacting the business of fire insurance in

this state, without procuring from the commissioner of insurance a certificate of authority, stating that such company has complied with all the requisitions of this act and the act to which this is in addition, which apply to such companies, and the name of the attorney appointed to act for the company. The statements required by this section shall be renewed annually in the month of January, and in addition to the exhibit of the condition of such company on the 31st December next preceding, shall state the amount of premiums received and losses paid in this state during the preceding year, so long as such agency continues; and the said commissioner, on being satisfied that the capital, securities and investments remain secure, shall furnish a renewal of his certificate as aforesaid. Any violation of the provisions of this section shall subject the party violating to a penalty of one hundred dollars for each violation, to be recovered in the name of the treasurer of this state, by action on this statute, one half of which shall be paid to the person informing, and the other half to the treasurer for the use of the state. The term agent or agents used in this section shall include an acknowledged agent or surveyor, or any person or persons who shall in any manner aid in transacting the insurance business." Acts of 1871, chap. CXXXVIII.

Under this provision of the law a grave question has arisen touching the validity of contracts of insurance made within this State by companies not complying with its requirements and receiving authority to do business here. Evidently the intention of the Legislature was to prohibit the making of contracts by unauthorized companies, and in the opinion of the Commissioner this prohibition is equivalent to a declaration that such contracts are unlawful. Under the established rule of law if these contracts are prohibited and unlawful, they are void, and the holders of such policies in this State who are relying for their indemnity in case of loss upon contracts thus made are entirely without remedy by legal process and dependent wholly upon the good faith of the insurer for the discharge of the obligation.

Whether such contracts are void or not, the policy-holder in the enforcement of his claim by legal process is at the disadvantage of being compelled to bring his action in another State and incur the additional expenses and annoyance of prosecuting it there, when, if he had been insured in a duly authorized company, service of process and all legal proceedings could be conducted in this State. The fact that a company seeks business in any State without conforming to its legal requirements can only be accounted for, either upon the ground that it is unable to comply

with the established standard of solvency or desires to save for itself every legal advantage that may accrue from non-compliance with the terms of the law, and the compelling of the institution of all actions at a point distant from the residence of the policy-holder. To put a stop to business of this character by putting the insuring public on its guard the Commissioner issued in November last a circular to policy-holders and insurance agents calling attention to the foregoing provisions of the law and continuing as follows :

"Your attention is directed to the above recited provisions of the statutes of this state relating to the transaction of an insurance business within the state by companies of other states. The evident purpose of this statute is to limit the insurance business of the state as nearly as possible to companies of unquestioned solvency, and to provide for the settlement of controversies growing out of such business within our own borders.

"The making of contracts of insurance within this state by companies which from inability or unwillingness have not complied with the terms imposed by law, is declared to be unlawful. A long course of decisions has firmly established the doctrine that contracts made in violation or defiance of law or against its express prohibition are void, and no recovery can be had upon them in any form, but that the parties to them are to be left to pursue their own course without aid from the courts.

"Evidence having recently accumulated showing that risks are being improperly placed in companies not duly authorized to transact business in this state, the public are advised that the unlawful contracts thus made are not only worthless, but that the parties aiding in any manner in the transaction of such business are liable to the penalties of the law.

"No difficulty can be experienced in ascertaining whether a company is duly authorized to transact business in the state, as every agent of a duly authorized company has in his possession and can produce a certificate issued by the insurance commissioner, setting forth that fact and authorizing him to act for the company. It is believed that the companies (over one hundred) authorized to do a fire business in this state possess accumulated assets sufficient to carry the entire business of the state safely and satisfactorily, and that no occasion exists for placing risks in doubtful companies in violation of law. The insurance commissioner requests all good citizens to aid him in the efforts now being made to discover and punish persons engaged in the violation of this provision of law by giving him speedy information of any solicitation to place their risks in unauthorized companies."

The effect of this warning to property owners was to decidedly

check this business and cause the transfer of a large percentage of such risks to authorized companies. The views therein expressed are believed to be entirely correct, and it is hoped they have been generally adopted by the public. The Commissioner recommends such additional legislation as shall more effectually protect the unwary, and render more certain the detection and punishment of persons engaged in violating this Statute. A bill to accomplish this end will be presented at the proper time.

TAX ON PREMIUM RECEIPTS.

The amount of taxes collected into the State Treasury through this office on the premium receipts in this State of companies of other States and foreign countries, for the year ending October 1st, 1873, was \$22,489.82.

The amount collected for the previous year was \$21,254.21, and for the year ending October 1st, 1871, \$13,425.08, making a total of \$57,169.11, collected from this source since the organization of the Department on its present basis, September 1st, 1871. The entire cost of collection is included in the regular annual exhibits of Department expenditures.

As this tax, except in the case of foreign companies, is collected under reciprocal legislation, the amount collectible is not governed so much by the amount of business transacted within our borders, as by the laws and official rulings of the several States represented by the companies doing business in Connecticut. Thus, the States of California and Maine, have, for the last three years imposed no tax, though the latter at the last session of its Legislature passed an Act providing for a future tax of two per cent. on premium receipts after deducting the amount paid for losses within the State.

Tennessee, now represented in this State by two fire companies, imposes a tax of two and one-half per cent. semi-annually. Pennsylvania, a tax of three per cent. and all other States by the laws of which the Commissioner is governed, a uniform tax of two per cent. on gross premiums, with the exception of the State of New York, which for the past year has abated the tax on premiums taken outside the limits of incorporated cities and villages. This ruling of the Superintendent of the Insurance Department of New York, manifestly in conformity with the letter of the law of that State, materially reduced the amount otherwise collectible

of New York Companies in this State, and correspondingly reduced the assessments on the business of Connecticut companies in the State of New York. The only practicable method of collecting this tax, viz., of individual agents, is necessarily a cumbersome one and involves a great amount of labor and extended correspondence, but the utmost possible care has been taken to collect the smallest as well as the largest amounts due, and the process of collection is now as perfect as the system will admit of.

DEPARTMENT RECEIPTS AND EXPENDITURES.

The amount of department fees received and paid into the State Treasury for the fiscal year ending March 31st, 1874, was \$28,159.33. The amount drawn from the Treasury during the same period, for department expenses, was \$18,697.01, leaving a surplus of receipts accrued to the Treasury of \$9,462.32. The receipts for the year preceding were \$26,231.61; expenditures, \$17,641.53; surplus accrued to the treasury, \$8,590.08. The Department was organized on its present basis September 1st, 1871, and the receipts for the seven months ending March 31st, 1872, were \$18,016.87; expenditures, \$14,140.73; surplus, \$3,876.14. This makes the total receipts from the date of organization to the close of the last fiscal year, March 31st, 1874, \$72,407.81; total expenditures, \$50,479.22; total surplus accrued to the treasury, \$21,928.54.

This summary does not include an item of over \$10,000 of fees for valuation of life policies nearly earned but not quite due and collectible at the time of closing the State Treasurer's books, which will appear in the receipts of the current year, though mainly earned before March 31st.

The State of Pennsylvania by an act of its Legislature, approved April 4th, 1873, wisely repealed the law imposing an annual State license fee of \$500 on all companies of other States seeking business within its borders. This Act took effect January 1st, 1874, and the license fee heretofore collected of thirteen Pennsylvania companies, by this Department under reciprocal laws, has, of course, been abated, thereby reducing the income to the extent of \$6,500, but which has been more than made good by the increased number of companies now complying with our laws, and the increased amount of work done and fees earned in the Department.

An arrangement has been contemplated by which an interchange of official certificates of valuation between this Department and the Department of New York, will become practicable. The proposed plan will, if it meets the approval of your Honorable Body, initiate a very important reform in State insurance supervision, materially lightening its burdens without, in any sense, impairing its efficiency. As this proposed change relates particularly to the life business it will be presented fully in the second Part of the Report which will be submitted at the earliest practicable moment, probably within the first three weeks of the session.

Respectfully submitted,

GEORGE S. MILLER,

Insurance Commissioner.

*Statement of Receipts and Expenditures of the Insurance
Department for the year ending March 31, 1874.*

RECEIPTS.

For valuation of Life Policies,	-	-	-	-	-	\$19,170.58
" Licenses,	-	-	-	-	-	2,020.00
" Filing Statements,	-	-	-	-	-	2,650.00
" Examinations,	-	-	-	-	-	140.00
" Filing Charters,	-	-	-	-	-	610.00
" Agents' Certificates,	-	-	-	-	-	2,316.00
" Fees for filing,	-	-	-	-	-	89.75
" Certificates, valuation, &c.,	-	-	-	-	-	1,101.00
" Blanks sold,	-	-	-	-	-	62.00
Total received and paid State Treasurer,						\$28,159.33

EXPENDITURES.

For valuation of Life Policies,	-	-	-	-	-	\$8,900.94
" Salary of Commissioner,	-	-	-	-	-	3,500.00
" Other Salaries,	-	-	-	-	-	3,390.00
" Office Furniture and Fixtures,	-	-	-	-	-	30.50
" Printing and Binding,	-	-	-	-	-	807.30
" Office Expenses (including rent),	-	-	-	-	-	1,359.48
" Traveling Expenses,	-	-	-	-	-	224.33
" Postage, Express and Telegraph,	-	-	-	-	-	314.83
" Stationery,	-	-	-	-	-	144.63
" Library,	-	-	-	-	-	16.00
Amount drawn from Treasurer,	-	-	-	-	-	\$18,697.01
Surplus of Receipts over Expenditures,	-	-	-	-	-	9,462.32
Total,	-	-	-	-	-	\$28,159.33

STATISTICAL TABLES.

**TABLE 1. Showing the Capital, Assets, Liabilities, Surplus, etc., on the 31st day of December, 1873,
of Fire and Fire-Marine Insurance Companies transacting business in this State.**

NAME OF COMPANY.	LOCATION.	Paid-up Capital.	Gross Assets.	Liabilities, not including Capital.	Surplus as regards Policy Holders.	Ratio of Liabilities to Assets.	Liabilities, Capital.	Surplus over all Liabilities.
<i>Stock Companies of Connecticut.</i>								
<i>Ætna</i>	Hartford.....	\$3,000,000	\$5,845,802.03	\$2,354,015.84	\$3,491,786.19	40.27	\$5,354,015.84	\$491,786.19
<i>Aetna</i>	Hartford.....	200,000	315,592.12	98,877.20	216,714.92	31.34	208,877.20	16,714.92
<i>Connecticut</i>	Hartford.....	500,000	765,331.00	178,251.55	586,082.45	23.29	678,251.55	86,082.45
<i>Fairfield County</i>	South Norwalk.....	200,000	310,325.41	82,008.06	228,317.35	26.43	282,008.06	28,317.35
<i>Hartford</i>	Hartford.....	1,000,000	2,415,681.51	1,217,310.62	1,198,370.89	50.39	2,217,310.62	198,370.89
<i>Meriden</i>	Meriden.....	300,000	298,362.18	78,203.56	220,158.62	26.22	278,203.56	20,158.62
<i>National</i>	Hartford.....	500,000	831,850.28	241,552.30	590,297.98	29.04	741,552.30	90,297.98
<i>Norwalk</i>	Norwalk.....	30,000	83,925.49	13,144.82	70,780.67	15.66	63,144.82	20,780.67
<i>Orient</i>	Hartford.....	350,000	672,050.12	250,065.21	419,003.91	30.62	609,065.21	69,934.91
<i>Peoples</i>	Middletown.....	42,000	137,005.30	48,757.46	88,247.84	29.61	70,757.46	58,247.84
<i>Phoenix</i>	Hartford.....	600,000	1,058,612.77	912,281.59	766,331.08	54.25	1,512,281.59	100,331.08
<i>Security</i>	New Haven.....	130,000	215,865.39	62,596.80	153,268.59	28.97	201,536.80	14,268.59
Totals		\$6,781,000	\$13,569,127.20	\$5,526,005.10	\$8,034,122.10	40.75	\$12,307,005.10	\$1,252,122.10
<i>Stock Companies of other States.</i>								
<i>Agricultural</i>	Watertown, N. Y.....	200,000	826,470.46	715,035.91	111,434.55	86.52	915,035.91	—88,565.45
<i>Allemania</i>	Cleveland, O.....	250,000	418,811.75	175,252.79	243,558.96	39.49	435,252.79	18,558.96
<i>Allemania</i>	Pittsburgh, Pa.....	15,000	420,002.36	223,935.25	206,067.11	41.43	373,935.25	56,067.11
<i>Amazon</i>	Cincinnati, O.....	500,000	812,157.35	312,206.93	500,182.82	40.63	812,206.93	182.82
<i>American</i>	Philadelphia, Pa.....	400,000	952,661.50	485,648.01	457,016.49	52.03	895,648.01	57,016.49
<i>American Central</i>	St. Louis, Mo.....	255,000	627,354.35	335,831.85	291,520.10	53.53	610,831.85	10,520.10
<i>Arctic</i>	New York.....	2,000,000	2,000,000.00	30,211.58	2,070,000.00	15.88	2,070,000.00	7,000.00
<i>Atlantic</i>	Brooklyn, N. Y.....	2,000,000	372,843.89	135,016.17	247,827.72	33.01	323,016.17	49,827.72
<i>Atlantic</i>	Providence, R. I.....	2,000,000	231,248.20	35,756.53	195,491.67	15.46	295,756.53	—4,008.34
<i>Atlantic and Pacific</i>	Chicago, Ill.....	224,500	316,884.86	104,907.10	211,977.76	33.11	329,407.10	—12,425.24
<i>Bangor</i>	Bangor, Me.....	200,520	215,218.11	116,093.61	109,124.50	57.09	317,423.61	—2,305.50
<i>Black River</i>	Watertown, N. Y.....	250,000	513,690.46	137,037.17	376,653.29	40.32	377,423.61	—61,447.01
<i>Brewers</i>	Milwaukee, Wis.....	200,000	486,230.16	239,590.18	246,639.98	49.28	439,590.18	46,639.98
<i>Capital City</i>	Albany, N. Y.....	150,000	191,601.57	18,174.46	173,427.11	9.49	168,174.46	23,427.11
<i>Citizens</i>	New York.....	300,000	735,119.33	207,817.14	527,302.19	28.27	507,817.14	227,302.19
<i>Citizens</i>	St. Louis, Mo.....	200,000	235,537.71	66,213.80	169,323.91	28.55	205,537.71	69,323.91
<i>Citizens</i>	Newark, N. J.....	200,000	352,521.59	117,003.72	235,517.87	33.19	317,003.72	25,517.87
<i>Commerce</i>	Albany, N. Y.....	200,000	257,638.61	122,352.80	135,285.81	33.20	323,352.80	47,352.80
<i>Continental</i>	New York.....	1,000,000	2,253,457.08	1,117,903.17	1,135,553.91	49.56	2,117,903.17	137,553.91
<i>Equitable</i>	Nashville, Tenn.....	200,000	244,027.78	324,053.10	221,971.05	19.00	324,053.10	21,971.05

Equitable Fire and Marine	200,000	292,924.93	80,189.34	213,711.59	27.28	280,189.34	13,741.59
Exchange	200,010	325,215.97	91,711.29	233,504.68	29.12	291,751.29	30,461.68
Fame	200,000	247,300.44	62,241.63	185,058.81	25.57	263,241.63	17,485.19
Faneuil Hall	200,000	62,124.23	62,124.23	213,394.34	22.73	292,739.59	13,361.34
Farragut	200,000	317,165.19	84,399.13	232,766.06	26.61	284,399.13	32,706.16
Fire Association	500,000	2,640,184.75	1,320,719.71	710,405.04	73.09	2,429,719.71	210,465.04
Fireman's Fund	200,000	573,099.06	241,398.64	331,690.42	42.15	541,498.64	31,600.42
Franklin	400,000	3,260,718.61	2,580,132.04	611,586.57	80.80	2,980,132.04	211,586.57
Franklin	251,400	227,613.45	65,784.26	261,829.69	26.08	291,184.26	27,439.69
Germania	500,000	1,298,337.15	492,080.19	745,346.96	39.81	992,980.19	245,346.96
German American	1,000,000	1,672,362.59	484,114.90	1,188,247.69	28.45	1,484,114.90	188,247.69
Guard Fire and Marine	300,000	776,408.11	326,171.22	450,236.89	43.34	626,171.22	129,966.89
Globe	300,000	457,206.98	189,026.86	268,170.12	41.35	489,026.86	31,849.86
Hanover	400,000	1,085,327.61	547,705.81	537,621.79	50.47	947,705.81	137,915.79
Hollan	200,000	343,046.37	112,240.93	230,829.44	22.71	312,240.93	20,829.44
Home	2,500,000	4,852,697.65	2,113,709.90	2,738,987.75	43.76	4,613,709.90	225,287.85
Howard	270,000	517,508.96	246,240.55	271,268.41	47.60	496,329.55	21,239.41
Howard	500,000	690,500.30	123,212.12	567,288.18	19.31	632,312.12	35,188.18
Humboldt	500,000	309,611.76	89,508.49	220,103.27	28.91	290,608.06	20,163.27
Insurance Co. of North America	500,000	3,307,831.64	2,392,516.82	1,005,294.81	69.61	2,892,516.82	505,284.81
Irvine	200,000	280,988.56	76,265.67	204,722.89	27.19	274,265.67	24,519.01
Lamar	200,000	200,239.69	76,132.31	222,337.55	25.63	276,702.31	22,337.55
Lorillard	300,000	424,005.81	88,678.21	335,327.60	20.91	388,678.21	35,327.60
Manhattan	270,000	586,430.56	251,361.11	335,069.45	27.01	501,361.11	85,069.45
Merchants	200,000	346,137.29	177,019.56	218,507.76	36.87	307,619.56	18,507.76
Merchants	200,000	681,111.44	200,600.45	471,510.97	30.64	490,600.45	274,510.97
Mississippi Valley	295,375	351,965.53	102,309.07	272,973.31	27.22	307,967.66	29,401.60
Narragansett Fire and Marine	200,000	371,005.28	200,352.05	170,653.23	53.99	400,352.05	29,286.54
National	200,000	565,750.50	247,732.56	318,017.94	43.79	547,732.56	18,036.94
National	200,000	322,036.43	75,536.66	246,529.77	23.46	275,536.66	46,529.77
Newport Fire and Marine	200,000	292,131.67	74,714.61	217,417.07	25.58	274,714.61	17,417.07
New York and Yonkers	200,000	270,028.11	58,187.86	211,840.25	21.55	278,187.86	11,840.25
Niagara	500,000	1,201,211.01	473,684.72	827,526.29	36.40	973,684.72	227,526.29
Northwestern National	300,000	521,518.92	149,825.39	371,693.53	28.73	440,825.39	71,693.53
Peoples	200,250	412,100.08	187,144.63	224,955.45	45.41	287,144.63	21,955.45
Pennsylvania	400,000	1,886,748.63	865,920.71	1,020,827.92	62.90	1,395,920.71	191,827.92
Peoples	300,000	305,844.73	133,119.11	210,729.62	24.30	237,119.11	40,729.62
Peoples	200,000	372,323.45	104,809.34	267,514.11	28.15	327,514.11	47,514.11
Phoenix	1,000,000	2,008,317.05	825,738.73	1,182,578.32	41.41	1,827,738.73	185,308.32
Providence, R. I.	200,000	201,664.26	61,065.48	200,000.78	23.44	262,065.48	60.78
Republic	300,000	637,031.44	270,143.35	357,888.07	42.80	570,143.35	57,888.07
Ridgewood	200,000	262,693.97	43,600.10	219,093.87	16.64	242,600.10	18,493.87
Roger Williams	200,000	301,435.23	85,039.95	216,395.28	28.21	285,039.95	16,395.28
Safeguard	200,000	314,065.51	66,287.19	247,778.32	21.11	296,287.19	47,778.32
Springfield Fire and Marine	500,000	1,067,134.41	486,369.30	580,765.11	45.60	986,369.30	80,765.11

TABLE 1,--Continued.

NAME OF COMPANY.	LOCATION.	Paid-up Capital.	Gross Assets.	Liabilities, not including Capital.	Surplus as regards Policy Holders.	Ratio of Liabilities to Assets.	Liabilities, including Capital.	Surplus over all Liabilities.
St. Nicholas.....	New York.....	\$150,000	\$230,553.43	\$64,816.90	\$174,735.53	27.06	\$21,816.90	\$24,735.53
St. Paul Fire and Marine.....	St. Paul, Minn.....	400,000	729,172.21	274,617.24	454,554.97	37.63	67,617.21	\$4,854.97
Standard.....	New York.....	200,000	336,377.06	70,097.68	266,279.38	20.84	270,097.68	64,279.38
Star.....	New York.....	260,000	350,105.91	198,802.50	220,303.41	35.86	328,802.50	30,303.41
Traders.....	Chicago, Ill.....	500,000	746,109.25	120,168.84	625,940.41	16.11	620,168.84	125,940.41
Westchester.....	New Rochelle, N. Y.....	200,000	652,787.24	373,427.83	279,359.41	57.21	573,427.83	79,359.41
Williamsburg City.....	Brooklyn, N. Y.....	250,000	700,050.25	291,421.63	408,628.62	41.63	541,421.63	158,628.62
<i>Foreign Companies.</i>	Totals.....	\$23,630,055	\$52,167,538.49	\$23,703,304.03	\$28,464,234.46	45.44	\$47,333,359.03	\$4,834,179.46
Commercial Union.....	U. S. Branch.....	.....	552,124.86	322,883.53	229,241.33	58.48	322,883.53	229,241.33
Hamburg Bremen.....	".....	.....	340,721.29	173,078.16	167,643.13	50.80	173,078.16	167,643.13
Imperial.....	".....	.....	904,496.64	579,062.77	325,433.87	64.02	579,062.77	325,433.87
Lancashire.....	".....	.....	425,457.39	225,658.43	199,798.96	53.04	225,658.43	199,798.96
Liverpool and London and Globe.....	".....	.....	3,383,468.81	2,272,286.21	1,111,182.60	67.16	2,272,286.21	1,111,182.60
London Assurance.....	".....	.....	561,138.27	253,067.76	308,070.51	45.10	253,067.76	308,070.51
North British and Mercantile.....	".....	.....	1,639,821.57	876,375.12	763,446.45	53.45	876,375.12	763,446.45
Queen.....	".....	.....	920,737.99	596,224.70	324,513.29	64.75	596,224.70	324,513.29
Royal.....	".....	.....	1,827,984.08	1,451,604.29	376,379.79	79.41	1,451,604.29	376,379.79
Scottish Commercial.....	".....	.....	415,355.90	90,257.03	325,098.87	21.70	90,257.03	325,098.87
<i>Mutual Companies of other States.</i>	Totals.....	.....	\$10,971,900.80	\$6,840,498.00	\$4,131,411.80	62.35	\$6,840,498.00	\$4,131,411.80
Holyoke Mutual.....	Salem, Mass.....	.....	294,923.50	176,217.66	118,045.84	59.89	176,217.66	118,045.84
Lycoming.....	Murray, Pa.....	.....	459,366.32	405,113.10	54,253.22	88.30	405,113.10	54,253.22
Merchants and Farmers.....	Worcester, Mass.....	.....	206,741.45	173,912.17	26,829.28	87.02	173,912.17	26,829.28
<i>Grand Totals</i>	Totals.....	.....	\$960,371.17	\$761,272.93	\$199,098.24	79.27	\$761,272.93	\$199,098.24
	Grand Totals.....	\$30,411,055	\$77,659,946.66	\$36,831,080.06	\$40,828,866.60	47.43	\$67,242,135.06	\$10,417,811.60

TABLE 2, Showing the various items composing the Assets on the 31st day of December, 1873, of Fire and Fire-Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	LOCATION.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Stocks owned.	All other Stocks and Bonds owned.	Loaned on Stocks & Bonds as collateral.	Cash in Office and Bank.	Premiums in course of collection.	All other Assets.	Total Assets.
<i>Stock Companies of Connecticut.</i>										
Aetna.....	Hartford.....	\$405,000.00	\$91,311.00	\$457,035.00	\$3,548,688.69	\$87,447.70	\$503,600.00	\$731,108.90	\$21,550.14	\$5,845,892.03
Atlas.....	Hartford.....	.....	106,750.00	11,550.00	57,045.00	50,223.47	33,190.99	36,209.66	24,217.00	715,562.12
Connecticut.....	Hartford.....	.....	.....	177,000.00	457,734.00	.....	84,400.00	46,400.00	.....	765,224.00
Fairfield County.....	South Norwalk.....	28,700.00	163,900.00	.....	23,000.00	19,385.00	35,110.12	22,710.02	15,490.37	510,525.11
Hartford.....	Hartford.....	448,175.60	363,250.00	72,952.50	973,731.11	.....	171,052.65	361,959.20	23,960.55	2,415,681.51
Meriden.....	Meriden.....	.....	7,400.00	17,425.00	111,476.46	115,100.00	28,948.27	10,057.95	7,224.50	298,262.18
National.....	Hartford.....	.....	200,500.00	.....	418,385.00	23,223.00	78,487.28	98,000.00	12,155.10	831,856.26
Norwalk.....	Norwalk.....	.....	2,200.00	23,000.00	3,700.00	10,500.00	3,889.49	1,132.25	29,485.55	83,965.19
Orient.....	Hartford.....	.....	171,890.00	.....	267,610.50	127,730.29	38,253.87	42,605.41	24,010.05	672,131.12
Peoples.....	Middletown.....	.....	.....	17,100.00	105,285.00	.....	3,654.38	942.92	.....	125,065.20
Phoenix.....	Hartford.....	132,950.93	12,500.00	118,500.00	1,090,306.48	35,000.00	93,341.99	188,955.91	1,046.46	1,655,013.77
Security.....	New Haven.....	.....	12,100.00	5,750.00	113,686.00	15,000.00	26,912.50	31,979.28	10,498.11	215,865.99
Totals.....	Totals.....	\$1,914,825.53	\$1,191,731.00	\$900,312.50	\$7,170,648.24	\$482,709.46	\$1,107,513.14	\$1,508,202.60	\$183,174.72	\$13,500,127.20
<i>Stock Companies of other States.</i>										
Agricultural.....	Watertown, N. Y.....	.....	284,846.20	113,439.38	61,840.00	47,901.29	117,978.59	122,251.56	10,300.00	826,476.46
Albany.....	Cleveland.....	67,753.84	277,821.83	2,756.00	23,000.00	18,634.71	22,165.61	57,154.14	42,000.00	445,841.05
Alleghenia.....	Pittsburgh, Pa.....	.....	316,427.34	.....	.....	.....	53,230.25	53,003.81	6,281.50	429,457.26
Amazon.....	Chickadee, O.....	.....	427,604.37	216,461.50	43,751.87	3,347.89	21,838.15	75,057.05	71,987.03	802,159.15
American.....	Philadelphia, Pa.....	150,100.00	494,489.50	.....	141,347.50	110,721.08	20,275.23	14,847.05	51,880.54	952,061.50
American Central.....	St. Louis, Mo.....	.....	286,000.00	286,000.00	240,000.00	.....	20,361.92	80,993.63	.....	627,357.55
Arctic.....	New York.....	.....	39,500.00	166,025.00	.....	10,000.00	16,426.91	4,462.87	10,489.85	240,904.62
Atlantic.....	Brooklyn, N. Y.....	.....	35,000.00	202,500.00	12,400.00	62,300.00	57,097.13	22,167.91	1,658.85	372,485.29
Atlantic F. & M.....	Providence, R. I.....	145,780.26	.....	.....	60,476.00	9,662.00	3,730.22	1,662.45	231,348.29	333,348.29
Atlantic & Pacific.....	Chicago, Ill.....	5,000.00	181,100.00	20,718.67	12,950.00	.....	47,228.77	36,037.72	13,846.70	310,881.86
Banzor.....	Banzor, Me.....	.....	213,660.00	.....	.....	23,725.00	6,843.48	11,328.75	59,606.88	345,218.11
Black River.....	Watertown, N. Y.....	18,000.00	189,399.00	.....	400.00	.....	61,961.57	32,742.35	12,675.54	345,099.46
Brewers.....	Milwaukee, Wis.....	.....	2,000.00	173,843.75	200,000.00	25,000.00	63,666.37	21,170.01	560.00	480,299.16
Capital City.....	Albany, N. Y.....	.....	.....	162,980.00	10,587.50	3,000.00	6,880.88	3,121.51	5,621.48	191,001.37
Citizens.....	New York.....	45,000.00	129,750.00	283,225.00	80,600.00	119,900.00	15,958.98	26,597.61	4,117.74	732,149.33
Citizens.....	St. Louis, Mo.....	.....	55,996.00	.....	192,000.00	18,600.00	35,623.22	15,838.29	7,546.09	295,527.71
Citizens.....	Newark, N. J.....	.....	187,026.50	.....	118,000.00	28,320.00	92,640.76	30,050.30	29,617.23	395,534.59
Commerce.....	Albany, N. Y.....	45,000.00	262,200.00	.....	21,250.00	.....	35,145.06	5,997.31	7,127.67	305,096.64
Continental.....	New York.....	650,000.00	469,000.00	572,000.00	50,375.00	222,078.00	143,290.39	127,437.31	21,487.28	2,350,977.83
Equitable.....	Nashville, Tenn.....	.....	.....	13,450.00	162,307.79	14,500.00	61,898.21	16,174.09	5,197.69	274,027.12

TABLE 2,-Continued.

NAME OF COMPANY.	LOCATION.	Value of Real Estate.	Loans on Mortgage.	United States stocks owned.	All other Stocks and Bonds owned.	Loaned on Stocks & B's as collateral.	Cash in office and bank.	Premiums in course of collection.	All other Assets.	Total Assets.
Equitable F. & M. Exchange.	Providence, R. I.	\$70,000.00	\$33,450.00	\$116,000.00	\$204,300.00	...	\$5,325.18	\$13,983.75	\$316.00	\$203,931.93
Faneuil Hall.	New York.	3,500.00	89,000.00	...	81,600.00	...	19,613.64	18,493.80	3,708.47	325,215.97
Farragut.	Philadelphia, Pa.	...	32,012.30	...	12,110.00	...	14,896.13	25,236.56	6,100.20	215,300.44
Fire Association.	Boston, Mass.	...	35,000.00	125,187.50	10,000.00	127,700.00	7,123.00	23,456.30	2,981.54	276,124.23
Fireman's Fund.	New York.	...	...	...	...	...	7,543.74	120,035.64	2,824.40	317,163.19
Franklin.	Philadelphia, Pa.	55,420.70	1,615,936.35	987,500.00	441,864.27	...	116,745.74	49,412.17	2,192.05	2,640,181.75
Franklin.	San Francisco, Cal.	105,000.00	100,350.00	113,304.03	...	14,000.00	38,227.26	73,731.15	45,894.50	553,099.06
Franklin.	Indianapolis, Ind.	135,000.00	2,529,813.45	113,672.50	82,017.50	33,650.00	219,377.21	37,915.16	3,300,718.61	3,300,718.61
Germania.	Indianapolis, Ind.	51,001.95	82,111.71	...	76,500.00	46,069.03	34,906.94	77,659.99	4,676.16	1,438,327.15
German American.	New York.	45,305.35	481,400.00	406,437.50	17,400.00	54,500.00	...	114,024.10	14,382.38	1,438,327.15
Guard F. & M.	New York.	...	181,350.00	821,800.00	40,000.00	511,000.00	175,558.49	30,546.04	...	1,672,892.59
Globe.	Philadelphia, Pa.	183,000.00	220,800.00	105,904.00	177,228.00	13,000.00	81,448.60	58,449.15	4,511.47	776,408.11
Hampden.	Chicago, Ill.	2,000.00	220,800.00	30,125.00	47,500.00	15,000.00	65,511.47	77,350.07	8,582.00	457,306.98
Hoffman.	New York.	2,725.35	250,300.00	517,737.35	42,962.50	103,300.00	79,887.23	13,588.82	4,951.60	1,085,327.00
Home.	New York.	...	140,495.00	57,112.50	51,244.00	14,150.00	24,208.49	195,300.12	1,830.56	343,046.37
Home.	New York.	...	1,897,840.66	1,940,125.00	216,820.00	361,705.96	151,510.55	30,034.54	80,486.36	4,852,607.65
Howard.	Columbus, O.	1,727.80	267,460.53	68,850.00	16,500.00	20,032.06	23,549.69	16,806.16	59,034.71	517,408.96
Humboldt.	New York.	125,000.00	61,000.00	208,300.00	154,350.00	24,300.00	...	30,009.85	600,500.90	600,500.90
Ins. Co. of North America.	Newark, N. J.	35,000.00	217,065.00	340,450.00	972,500.00	30,200.00	490,243.04	267,556.80	6,425.21	3,301,831.64
Irving.	Philadelphia, Pa.	...	60,000.00	130,450.00	...	...	...	13,324.46	495,491.80	3,301,831.64
Lamar.	New York.	...	33,000.00	328,087.50	...	48,425.00	3,978.61	5,059.95	1,172.99	280,888.56
Manhattan.	New York.	...	293,000.00	241,220.00	...	70,000.00	9,447.26	31,078.28	4,612.48	260,539.69
Merchants.	New York.	...	145,588.00	191,330.00	7,400.00	57,550.00	84,189.13	85,059.55	25,732.21	421,006.84
Merchants.	New York.	...	...	...	270,878.00	...	54,082.13	18,157.34	5,009.82	586,137.29
Mississippi Valley.	Providence, R. I.	86,500.00	349,705.00	23,275.00	162,800.00	21,400.00	37,119.35	25,544.92	41,797.17	681,141.44
Narragansett F. & M.	Memphis, Tenn.	...	36,425.00	23,175.00	61,563.51	133,039.80	75,404.76	31,795.77	12,132.13	375,585.97
National.	Providence, R. I.	3,754.70	17,100.00	...	219,349.00	...	55,390.56	125,106.52	23,776.69	371,065.53
National.	Philadelphia, Pa.	125,000.00	146,241.76	...	76,551.90	29,555.63	30,487.69	16,157.42	16,157.42	565,730.50
Newport F. & M.	New York.	2,000.00	200,000.00	...	...	...	...	8,740.47	3,693.27	322,006.43
Newport F. & M.	New York.	...	...	...	206,210.00	77,175.00	38,772.85	14,306.82	12,243.00	292,131.67
Niagara.	New York.	14,500.00	133,500.00	112,812.50	115,437.50	3,000.00	13,353.51	107,800.00	10,638.50	270,628.14
Northwestern National.	New York.	...	...	793,780.00	56,000.00	288,300.00	15,021.00	61,000.10	12,409.00	1,301,211.00
Penn.	Milwaukee, Wis.	17,000.00	145,537.49	185,825.00	116,300.00	...	131,754.71	38,006.37	49,032.11	521,518.92
Penn.	Philadelphia, Pa.	...	...	76,402.50	25,150.00	21,062.50	58,418.34	61,699.37	6,769.88	412,100.08

Pennsylvania.....	60,000.00	463,457.00	433,477.00	106,500.00	206,822.51	104,159.50	12,331.52	1,386,748.53
Prople's.....	40,672.96	173,530.00	.....	5,670.00	46,926.87	28,158.67	7,826.22	305,814.73
Trenton, N. J.....	.....	150,380.00	112,516.00	6,500.00	15,791.86	25,964.23	2,892.16	273,323.25
Brooklyn, N. Y.....	225,000.00	316,925.00	520,600.75	229,400.19	301,540.35	69,453.28	221,535.05	2,068,917.05
Providence, R. I.....	.....	.....	50,300.30	53,500.00	46,806.98	11,718.54	99,138.74	261,604.26
Republic.....	67,725.95	296,200.00	87,430.00	54,000.00	3,906.02	48,439.51	11,349.46	637,031.44
Ridgewood.....	119,900.00	119,900.00	111,250.00	5,750.00	8,039.11	10,624.68	2,564.18	262,403.97
Roger Williams.....	.....	.....	146,946.00	16,053.96	55,677.58	30,512.73	32,314.96	301,435.23
Salem, Mass.....	.....	.....	229,135.00	51,250.00	19,511.27	13,962.21	247.03	314,065.51
Saugham.....	100,000.00	244,399.30	469,692.00	133,329.72	32,147.30	73,100.00	14,545.89	1,067,134.41
Springfield F. & M.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Nicholas.....	25,000.00	50,800.00	129,950.00	400.00	15,498.81	13,010.00	4,893.62	223,552.43
St. Paul F. & M.....	100,815.64	121,819.39	72,066.75	987,589.84	44,942.02	71,425.90	27,942.07	729,472.21
Standard.....	65,400.00	228,000.00	.....	16,500.00	14,124.65	11,874.67	477.74	236,377.06
Star.....	189,382.00	11,500.00	.....	104,000.00	46,123.28	15,885.52	3,153.04	259,145.94
Traders.....	30,611.10	530,475.00	.....	85,500.00	26,292.34	34,657.51	18,583.30	740,169.25
Westchester.....	28,500.00	202,100.00	153,873.00	1,000.00	49,415.76	121,419.38	8,076.10	652,787.24
Williamsburg City.....	80,343.52	315,950.00	108,725.00	77,775.00	32,922.82	71,498.84	12,835.07	700,550.25
Totals.....	\$2,968,698.31	\$16,591,171.95	\$11,796,194.83	\$4,137,152.55	\$4,302,892.21	\$3,470,615.75	\$1,897,106.71	\$52,467,538.49
Foreign Companies,								
Commercial Union.....	.....	.....	451,750.00	.....	17,112.45	49,238.32	33,994.09	552,124.86
Hamburg Bremen.....	.....	.....	273,690.00	.....	33,656.16	34,065.13	.....	340,721.29
Imperial.....	.....	.....	333,730.00	.....	80,675.12	90,582.38	2,232.48	904,490.64
Lancashire.....	.....	.....	344,300.00	.....	46,123.28	34,831.11	.....	425,157.39
Liverpool, London & Globe.....	424,000.00	1,032,400.00	1,203,100.00	25,000.00	328,161.32	351,808.33	15,996.16	3,383,468.81
London Assurance.....	.....	.....	535,900.00	.....	35,328.37	.....	.....	561,138.27
North British & Mercantile.....	.....	.....	1,221,730.00	64,667.00	312,043.49	36,773.22	2,711.06	1,629,824.57
Queen.....	.....	.....	839,700.00	5,000.00	30,062.16	24,712.50	332.23	920,735.99
Royal.....	.....	.....	1,420,875.30	7,000.00	70,696.13	280,771.90	32,674.43	1,827,184.48
Scottish Commercial.....	.....	.....	386,206.25	5,000.00	6,724.88	21,641.77	.....	413,355.90
Totals.....	\$424,000.00	\$1,032,400.00	\$7,350,113.75	\$158,943.66	\$282,666.68	\$695,933.66	\$7,852.05	\$10,971,909.80
Mutual Companies of Other States,								
Holyoke Mutual.....	55,000.00	6,500.00	16,197.75	12,842.38	22,727.05	671.87	2,631.50	294,392.50
Lycorning.....	15,600.00	2,000.00	.....	16,300.00	171,115.35	49,175.61	294,345.06	629,300.22
Merchants & Farmers.....	50,000.00	6,350.00	1,150.00	72,140.38	17,562.35	3,638.82	53,900.00	206,741.45
Totals.....	\$120,600.00	\$14,850.00	\$17,347.75	\$12,842.38	\$212,224.55	\$51,686.30	\$292,276.56	\$699,371.17
Grand Totals.....	\$4,628,133.84	\$18,830,152.95	\$20,063,968.83	\$4,623,704.59	\$6,505,216.88	\$3,968,838.31	\$2,430,470.05	\$77,659,446.65

TABLE 3, Showing the various items composing the Liabilities on the 31st day of December, 1873, of Fire and Fire-Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	LOCATION.	Losses adjusted.	Losses unadjusted.	Losses resisted.	Cash Dividends unpaid.	Commissions due on pre- miums paid.	Reinsurance Reserve.	All other Liabilities.	Total Liabilities.
<i>Stock Companies of Con- necticut.</i>									
Ætna.....	Hartford.....	\$30,065.57	\$417,981.08	\$46,330.00	.....	\$85,459.30	\$2,039,262.95	\$24,916.94	\$2,354,015.84
Atlas.....	Hartford.....	1,017.86	15,348.65	.....	.....	.....	82,310.69	.....	88,877.30
Connecticut.....	Hartford.....	4,305.00	12,420.00	5,485.00	.....	.....	155,751.55	.....	178,251.55
Fairfield County.....	South Norwalk.....	4,782.00	.....	.....	\$500.00	3,068.26	74,007.80	150.00	82,008.06
Hartford.....	Hartford.....	.....	167,395.34	19,394.13	.....	.....	1,029,831.15	.....	1,217,310.62
Meriden.....	Meriden.....	2,051.59	7,988.38	.....	.....	1,000.00	65,863.59	700.00	78,203.56
National.....	Hartford.....	2,853.82	19,116.67	450.00	.....	.....	219,131.90	.....	241,532.39
Norwalk.....	Norwalk.....	.....	600.00	.....	.....	.....	12,541.82	.....	13,111.82
Orient.....	Hartford.....	14,927.34	13,803.51	.....	.....	12,781.62	217,552.74	.....	253,005.21
Peoples.....	Middletown.....	.....	384.38	2,350.00	.....	.....	26,022.98	.....	28,757.26
Phoenix.....	Hartford.....	.....	92,882.38	13,100.00	.....	26,250.00	780,049.51	.....	912,281.79
Security.....	New Haven.....	167.18	5,078.00	625.00	.....	3,750.36	50,941.26	1,375.00	62,536.80
Totals.....	Totals.....	\$50,460.36	\$483,998.19	\$87,704.13	\$500.00	\$132,909.54	\$4,743,290.94	\$27,141.94	\$5,536,005.10
<i>Stock Companies of other States.</i>									
Agricultural.....	Watertown, N. Y.....	4,107.15	10,485.28	11,585.76	222.00	.....	688,635.72	.....	715,035.91
Allemania.....	Cleveland, O.....	18,075.10	19,626.11	6,300.00	.....	13,151.01	117,897.27	.....	175,252.79
Allemania.....	Pittsburgh, Pa.....	3,700.00	2,755.96	2,275.96	.....	13,265.95	155,264.79	215.25	223,955.25
Amazon.....	Cincinnati, O.....	23,218.61	44,153.05	28,904.69	.....	.....	337,730.58	10,000.00	342,296.93
American.....	Philadelphia, Pa.....	3,416.03	29,786.22	.....	.....	.....	461,950.26	405.50	465,648.01
American Central.....	St. Louis, Mo.....	28,144.98	10,800.00	10,500.00	.....	12,148.95	274,240.92	.....	335,834.85
Arctic.....	New York.....	412.87	2,612.13	3,950.00	856.00	603.34	27,900.84	2,874.40	39,211.38
Atlantic.....	Brooklyn, N. Y.....	.....	16,761.16	.....	.....	2,922.49	103,389.82	.....	123,076.47
Atlantic F. & M.....	Providence, R. I.....	286.58	4,050.63	450.00	226.00	1,325.93	28,911.67	465.72	35,756.53
Atlantic & Pacific.....	Chicago, Ill.....	4,214.61	3,750.00	.....	.....	6,884.39	89,592.78	475.32	104,907.10
Bangor.....	Bangor, Me.....	8,265.10	4,880.00	.....	.....	.....	61,551.96	42,306.55	116,903.61
Black River.....	Watertown, N. Y.....	9,026.09	12,000.00	4,000.00	.....	5,915.35	92,670.81	3,415.22	127,037.47
Brewers.....	Milwaukee, Wis.....	11,660.53	11,677.90	.....	.....	3,175.50	210,137.15	.....	230,500.18
Capital City.....	Albany, N. Y.....	1,677.00	.....	.....	.....	409.90	15,612.07	475.49	18,174.46
Citizens.....	New York.....	.....	11,640.00	4,500.00	482.30	5,524.46	183,541.88	2,128.50	207,817.14
Citizens.....	St. Louis, Mo.....	4,216.00	4,216.00	5,000.00	2,042.00	2,354.80	52,701.00	.....	66,313.80
Citizens.....	Newark, N. J.....	2,921.42	12,109.00	250.00	.....	.....	94,251.03	7,219.27	117,693.72
Commerce.....	Albany, N. Y.....	2,700.00	5,950.00	9,000.00	.....	1,084.92	103,766.55	570.33	123,253.82
Continental.....	New York.....	.....	112,570.79	14,000.00	1,133.50	25,515.46	921,926.76	42,884.66	1,117,063.17
Equitable.....	Nashville, Tenn.....	.....	3,800.00	1,500.00	127.50	1,440.08	44,296.05	889.47	42,063.10

Equitable F. & M.	2,936.00	8,400.00	1,025.00	183.50	2,000.00	63,648.84	2,000.00	80,183.34
Exchange	.....	2,700.00	10,000.00	1,150.70	.....	79,116.09	1,737.50	94,744.29
Fame.	.....	.....	.....	.....	.....	63,244.63	.....	63,244.63
Faneuil Hall.	1,750.00	1,400.00	.....	.....	3,933.42	53,676.47	2,000.00	62,759.89
Farragut.	.....	4,800.00	.....	.....	1,020.95	76,578.18	2,000.00	81,599.13
Fire Association.	3,553.10	27,127.88	1,350.00	1,741.14	20,225.53	1,857,480.12	9,131.34	1,926,719.71
Fireman's Fund.	11,017.04	7,983.03	3,597.96	771.32	.....	247,285.12	813.60	241,198.64
Franklin	34,728.76	294,377.40	8,530.00	384.00	.....	2,304,300.53	212,081.75	2,589,132.04
Franklin	2,700.00	.....	.....	.....	6,328.10	56,536.16	.....	65,784.26
Germania.	19,150.54	20,753.31	17,344.68	.....	.....	433,731.66	.....	492,980.19
German American.	.....	38,741.05	8,832.04	.....	24,134.62	410,877.19	1,550.00	484,114.90
Girard F. & M.	8,199.67	13,449.17	3,400.00	.....	4,143.16	303,377.67	4,001.55	306,171.22
Globe.	14,675.41	8,650.00	.....	.....	6,301.51	159,842.51	.....	189,646.83
Hanover.	4,212.76	41,707.52	25,944.69	.....	5,804.51	468,561.40	3,062.93	471,763.81
Hoffman	1,600.00	7,900.00	.....	1,920.37	.....	49,736.96	1,059.60	112,216.93
Home.	.....	187,352.98	28,832.26	525.00	.....	1,897,019.66	.....	2,113,709.90
Home.	13,110.00	7,850.00	10,500.00	.....	.....	211,869.55	.....	246,520.55
Howard.	3,147.83	8,100.49	2,560.00	.....	4,500.42	121,888.97	171.83	132,312.12
Humboldt.	6,990.63	.....	.....	1,500.00	.....	75,577.01	.....	80,348.09
Ins. Co. of North America.	.....	280,500.00	.....	.....	.....	2,011,546.83	30,000.00	2,392,546.83
Irving.	3,707.10	188.30	.....	13,510.00	1,581.21	56,621.95	750.00	76,308.65
Lamar.	.....	5,700.00	.....	.....	451.42	70,401.16	139.76	76,702.34
Lorillard.	.....	.....	.....	.....	.....	86,306.87	1,751.83	88,628.70
Manhattan.	.....	15,000.00	6,175.00	.....	3,481.57	226,304.11	.....	251,304.11
Merchants.	7,853.00	12,725.00	.....	.....	.....	45,278.45	2,106.51	127,619.53
Merchants.	.....	.....	.....	.....	.....	.....	.....	.....
Mississippi Valley.	8,864.74	6,425.00	700.00	288.00	2,820.81	178,311.14	12,180.78	209,000.47
Narragansett F. & M.	12,940.64	16,385.00	3,475.00	.....	3,300.00	70,308.42	9,224.24	102,592.06
National	14,946.94	9,474.48	2,000.00	46.00	11,198.27	164,928.68	2,300.00	240,452.07
National	3,200.00	10,280.00	4,364.29	.....	21,367.93	196,688.40	606.05	247,532.56
Newport F. & M.	.....	3,935.14	5,900.00	.....	906.15	62,481.41	1,491.90	74,714.60
New York & Yorkers.	1,975.49	67,905.00	13,345.00	827.00	.....	56,212.37	.....	58,187.86
Niagara.	1,570.34	28,048.43	6,050.00	.....	2,000.00	391,509.72	.....	173,696.72
Northwestern National.	10,341.76	2,300.00	.....	.....	9,254.46	111,206.62	450.00	149,825.39
Philadelphia, Pa.	.....	.....	.....	.....	.....	164,707.97	.....	182,144.63
Philadelphia, Pa.	.....	50,944.00	19,500.00	.....	20,059.81	781,477.57	840.00	805,280.71
Peoples.	15,920.02	3,532.00	.....	.....	1,900.00	95,009.00	8,641.00	125,112.11
Peoples.	436.00	3,391.67	.....	.....	4,542.75	65,682.69	175.25	104,804.34
Phoenix.	36,542.39	112,745.06	40,708.12	.....	4,962.91	680,190.36	589.88	825,788.72
Providence Washington.	1,155.24	5,297.50	2,400.00	.....	.....	51,450.74	1,300.00	61,603.48
Republic.	.....	20,934.35	14,304.69	.....	.....	240,323.33	3,571.00	279,143.37
Ridgewood.	.....	580.00	.....	1,080.00	.....	42,400.10	.....	43,000.10
Roger Williams	5,529.14	2,650.00	.....	.....	3,388.59	72,042.23	396.01	83,069.97
Safeguard	.....	7,387.50	500.00	.....	.....	58,390.69	.....	66,287.19
Springfield F. & M.	11,255.60	21,050.00	10,350.00	.....	12,273.13	431,640.57	.....	456,560.30

TABLE 3,—Continued.

NAME OF COMPANY.	LOCATION.	Losses adjusted.	Losses unadjusted.	Losses resisted.	Cash Dividends unpaid.	Commissions due on Pre- miums paid.	Reinsurance Reserve.	All other Liabilities.	Total Liabilities.
<i>Foreign Companies.</i>									
St. Nicholas.	New York.	.....	3,100.00	3,300.00	.....	.....	58,716.90	.....	64,816.90
St. Paul F. & M.	St. Paul, Minn.	6,381.10	25,777.12	3,730.00	.....	9,850.46	228,875.36	.....	274,617.24
Standard.	New York.	2,229.75	125.00	925.00	.....	535.97	63,891.10	2,360.86	70,097.03
Star.	New York.	4,192.12	6,150.00	450.00	.....	1,200.00	115,925.81	884.57	128,802.50
Traders.	Chicago, Ill.	.....	11,650.00	.....	.....	3,986.07	104,532.77	.....	120,168.84
Westchester.	New Rochelle, N. Y.	6,480.14	21,766.32	.....	519.60	11,294.10	333,367.47	.....	373,427.93
Williamsburg City.	Brooklyn, N. Y.	.....	29,940.92	2,050.00	.....	11,439.80	246,407.58	1,583.33	291,421.63
Totals.		\$15,547.22	\$1,508,971.21	\$257,630.14	\$27,066.16	\$928,231.38	\$20,629,190.53	\$66,077.36	\$23,703,304.03
<i>U. S. Branch.</i>									
Commercial Union.		10,382.34	34,821.25	1,053.50	.....	7,385.74	968,340.70	.....	992,883.53
Hamburg Bremen.		.....	11,300.00	2,371.18	.....	.....	157,888.55	715.45	173,056.16
Imperial.		10,848.43	28,306.30	95,151.00	.....	.....	503,186.77	1,066.67	557,492.77
Lancashire.		4,528.01	9,026.00	7,000.00	.....	3,000.00	900,154.42	1,000.00	923,153.43
Liverpool.		.....	150,000.00	131,191.17	.....	70,706.06	1,490,286.58	.....	2,272,886.21
London Assurance.		.....	8,000.00	.....	.....	.....	945,067.76	.....	953,067.76
North British & Mercantile.		5,417.94	20,155.61	31,700.00	.....	.....	800,101.57	.....	870,353.12
Queen.		.....	41,312.91	14,298.37	.....	3,411.32	535,828.77	1,333.33	590,484.70
Royal.		.....	118,856.77	55,331.03	.....	10,409.21	1,258,067.38	.....	1,451,664.39
Scottish Commercial.		2,978.73	3,000.00	.....	.....	415.92	71,161.21	9,698.17	90,257.03
Totals.		\$34,155.45	\$443,379.41	\$280,885.25	.....	\$104,418.85	\$5,963,045.30	\$14,413.62	\$6,840,498.00
<i>Mutual Companies of other States.</i>									
Holyoke Mutual.	Salem, Mass.	.....	1,200.00	700.00	.....	98.01	174,085.88	123.71	176,917.66
Lycoming.	Muncy, Pa.	101,578.82	27,863.45	18,000.00	.....	.....	250,463.56	6,726.57	405,143.10
Merchants & Farmers.	Worcester, Mass.	.....	3,796.88	.....	320.12	545.82	173,191.35	115.00	173,912.17
Totals.		\$101,578.82	\$24,822.03	\$18,700.00	\$220.12	\$643.86	\$508,232.79	\$6,975.31	\$761,272.03
Grand Totals.		\$201,741.85	\$2,471,370.90	\$744,919.52	\$28,486.38	\$566,203.63	\$51,933,749.65	\$84,608.27	\$56,831,080.06

TABLE 4. Showing the Income during the year ending December 31, 1873, of Fire and Fire-Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	LOCATION.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and dividends from all other sources.	Received for Rents.	Received from all other sources.	Total Income.
<i>Stock Companies of Connecticut.</i>								
Aetna.....	Hartford.....	\$4,263,968.35	\$393,210.50	\$4,589.95	\$277,782.08	\$11,046.30	.....	\$4,550,597.18
Atlas.....	Hartford.....	164,767.09	.....	3,550.55	3,891.80	.....	.....	172,309.44
Connecticut.....	Hartford.....	321,321.94	.....	.....	43,007.41	.....	.....	364,329.35
Fairfield County.....	South Norwalk.....	167,312.15	.....	9,640.53	5,173.93	1,812.00	2,868.60	186,706.21
Hartford.....	Hartford.....	2,247,530.53	.....	36,122.37	61,603.70	5,502.75	2,950.00	2,353,700.35
Meriden.....	Meriden.....	133,728.33	.....	752.88	14,494.98	.....	.....	148,976.19
National.....	Hartford.....	412,377.90	.....	14,736.56	36,820.62	.....	196.59	464,140.67
Norwalk.....	Norwalk.....	15,497.57	.....	4,458.02	.....	.....	.....	19,955.59
Orient.....	Hartford.....	418,757.36	.....	16,392.53	25,616.47	.....	.....	460,766.36
Peoples.....	Middletown.....	47,593.79	.....	8,000.51	.....	.....	.....	55,594.30
Phoenix.....	Hartford.....	1,531,214.72	.....	1,471.16	80,536.79	.....	.....	1,613,222.67
Security.....	New Haven.....	67,125.15	80,586.64	.....	9,946.39	.....	.....	157,658.18
	Totals.	\$9,791,380.88	\$753,797.14	\$87,256.53	\$571,340.70	\$18,361.05	\$6,015.19	\$10,948,051.49
<i>Stock Companies of other States.</i>								
Agricultural.....	Watertown, N. Y.....	594,559.79	.....	20,632.35	12,225.58	2,393.95	.....	629,811.67
Alenannia.....	Cleveland, O.....	250,157.47	.....	7,650.00	.....	300.00	401.85	258,109.32
Alleghania.....	Pittsburgh, Pa.....	344,550.97	.....	21,188.43	.....	.....	.....	365,739.40
Amazon.....	Cincinnati, O.....	394,880.57	79,619.92	24,051.28	16,256.17	.....	.....	514,507.94
American.....	Philadelphia, Pa.....	373,643.19	.....	29,159.44	16,052.79	4,920.17	3,692.49	427,477.08
American Central.....	St. Louis, Mo.....	551,663.85	33,364.36	23,890.32	2,345.44	.....	.....	611,363.97
Arcic.....	New York.....	83,917.35	24,939.79	3,209.91	12,745.36	4,490.00	.....	129,332.41
Atlantic.....	Brooklyn, N. Y.....	310,673.77	.....	2,406.13	14,850.77	.....	.....	327,530.67
Atlantic Fire and Marine.....	Providence, R. I.....	48,741.58	22,756.75	.....	8,597.50	12,631.44	.....	92,727.27
Atlantic and Pacific.....	Chicago, Ill.....	193,007.09	.....	2,632.00	935.13	.....	.....	196,574.32
Bangor.....	Bangor, Me.....	62,408.20	.....	.....	.....	.....	.....	116,160.12
Black River.....	Watertown, N. Y.....	198,757.04	53,751.83	13,439.14	4,717.95	300.00	.....	217,334.13
Brewers.....	Milwaukee, Wis.....	436,782.61	.....	636.17	28,676.63	.....	.....	466,085.11
Capital City.....	Albany, N. Y.....	32,592.02	.....	.....	10,206.03	.....	.....	42,858.05
Citizens.....	New York.....	338,321.10	.....	9,742.82	27,959.55	2,380.84	.....	398,344.31
Citizens.....	St. Louis, Mo.....	113,455.02	.....	.....	24,658.93	.....	.....	169,391.09
Citizens.....	Newark, N. J.....	215,773.28	31,277.14	16,145.07	1,043.76	393.33	618.44	226,913.89
Commerce.....	Albany, N. Y.....	195,790.40	.....	.....	19,075.78	2,736.70	.....	217,573.88
Continental.....	New York.....	1,693,904.35	.....	31,727.23	42,025.13	30,524.40	2,093.55	1,740,274.66
Equitable.....	Nashville, Tenn.....	89,861.63	.....	.....	11,531.28	.....	.....	101,412.91

TABLE 4,--Continued.

NAME OF COMPANY.	LOCATION.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and dividends from other sources.	Received for Rents.	Received from all other sources.	Total Income.
Equitable Fire and Marine.	Providence, R. I.	106,024.01	7,997.85	.....	15,103.85	3,961.71	.....	133,087.42
Exchange	New York	215,691.79	803.00	10,474.08	7,119.14	2,979.13	.....	237,589.08
Fame	Philadelphia, Pa.	106,518.05	.....	6,445.60	5,000.70	450.00	.....	119,133.35
Farrar	Boston, Mass.	73,351.56	.....	4,835.45	7,469.54	500.00	.....	86,356.55
Farrington	New York	161,140.00	.....	3,321.74	12,924.33	.....	.....	177,286.07
Fire Association.	Philadelphia, Pa.	808,365.77	.....	119,898.83	114,888.16	52.00	11,635.98	1,047,800.74
Fireman's Fund.	San Francisco, Cal.	408,462.50	89,832.89	10,317.00	9,000.00	15,238.50	831.26	603,612.15
Franklin	Philadelphia, Pa.	1,347,488.30	.....	164,399.50	13,311.84	40.00	1,608.00	1,533,337.03
Franklin	Indianapolis, Ind.	107,030.73	677.66	3,706.69	5,706.69	.....	.....	117,468.37
Germania	New York	734,096.33	.....	32,657.03	82,433.37	17,536.02	.....	806,062.95
German American	New York	886,477.09	400.00	.....	86,890.33	.....	.....	973,776.42
Glad Fire and Marine.	Philadelphia, Pa.	429,003.27	.....	6,878.29	19,939.19	9,703.00	.....	466,523.75
Globe	Chicago, Ill.	285,652.36	.....	20,796.75	.....	.....	.....	306,449.11
Hanover	New York	777,383.32	.....	11,319.41	44,401.98	.....	.....	833,304.51
Hoffman	New York	219,431.16	.....	14,097.58	10,817.89	.....	.....	304,346.63
Home	New York	3,100,805.59	.....	132,005.04	103,192.45	8,560.50	.....	3,304,563.58
Home	Columbus, O.	371,696.33	.....	38,615.71	.....	.....	.....	410,312.04
Howard	New York	247,755.30	1,342.50	4,019.17	24,704.84	5,200.00	.....	282,421.71
Humboldt	Newark, N. J.	182,815.26	.....	13,396.48	.....	1,500.00	10,000.00	207,711.74
Insurance Co. of North America	Philadelphia, Pa.	1,844,251.72	1,568,289.44	33,805.28	76,240.45	.....	.....	3,522,386.89
Irving	New York	113,329.08	.....	7,277.37	7,517.25	1,000.00	4,325.00	133,154.70
Lamar	New York	159,565.06	8,775.61	1,692.79	14,789.60	.....	.....	184,823.06
Lordard	New York	197,652.83	.....	18,439.39	3,837.71	.....	.....	219,929.83
Manhattan	New York	500,910.17	37,312.39	7,199.26	12,570.00	.....	.....	617,991.82
Merchants	Providence, R. I.	189,062.32	5,718.59	.....	29,772.81	.....	.....	224,553.72
Merchants	Newark, N. J.	360,208.89	.....	24,292.21	12,365.82	2,837.50	.....	399,704.42
Mississippi Valley	Memphis, Tenn.	180,117.78	14,546.58	5,112.00	19,703.04	465.20	.....	220,571.60
Narragansett Fire and Marine.	Providence, R. I.	298,809.12	23,228.22	4,690.00	15,165.29	.....	.....	332,192.63
National	Philadelphia, Pa.	430,765.90	.....	5,056.33	5,069.43	8,029.18	121.81	469,096.59
National	New York	157,571.77	.....	13,843.73	3,637.10	72.41	589.62	175,506.63
Newport Fire and Marine.	Newport, R. I.	73,018.82	132,724.69	.....	14,661.73	.....	.....	220,435.21
New York and Yonkers	New York	702,688.37	.....	.....	16,888.46	.....	.....	157,576.83
Niagara	New York	120,826.12	.....	10,185.00	57,928.91	.....	.....	890,940.63
Northwestern National	Milwaukee, Wis.	291,154.79	146,309.56	.....	14,601.42	.....	.....	451,965.77
Penn.	Philadelphia, Pa.	361,881.90	.....	5,241.31	4,595.98	2,214.29	.....	373,953.48

Pennsylvania.....	Philadelphia, Pa.	797,271.54	.....	28,554.87	30,129.84	250.00	797.41	787,003.66
Peoples.....	Newark, N. J.	285,963.99	.....	.....	12,493.83	6,354.21	1,460.10	286,474.13
Peoples.....	Trenton, N. J.	111,594.07	.....	8,013.37	11,378.16	.....	971.44	137,927.04
Phoenix.....	Brooklyn, N. Y.	1,261,437.63	389,884.84	20,575.31	49,316.66	7,500.80	11,306.01	1,750,621.25
Providence Washington.....	Providence, R. I.	92,640.46	.....	.....	17,106.31	.....	430.00	110,236.77
Republic.....	New York.	458,520.29	.....	10,351.99	14,943.24	14,222.72	13,630.21	511,677.45
Ridgewood.....	Brooklyn, N. Y.	81,673.29	3,102.46	716.03	3,923.90	.....	423.65	89,839.32
Rezer Williams.....	Providence, R. I.	117,450.62	38,553.03	.....	17,425.50	.....	.....	173,729.15
Safeguard.....	New York.	137,652.36	3,285.00	.....	14,536.39	3,409.04	.....	158,902.79
Springfield Fire and Marine.....	Springfield, Mass.	653,009.12	.....	14,313.80	36,847.63	3,000.00	.....	707,770.55
St. Nicholas.....	New York.	165,900.45	.....	3,362.00	6,984.10	.....	.....	176,146.55
St. Paul Fire and Marine.....	St. Paul, Minn.	443,651.08	90,000.45	9,118.17	30,793.84	9,118.59	.....	501,712.13
Standard.....	New York.	163,894.46	.....	4,452.86	14,151.18	.....	.....	182,498.50
Star.....	New York.	294,195.24	.....	13,047.65	6,900.10	.....	130.44	294,682.43
Traders.....	Chicago, Ill.	277,314.44	96,415.94	2,488.87	30,441.67	.....	.....	406,000.92
Westchester.....	New Rochelle, N. Y.	686,392.81	.....	15,640.19	9,865.53	300.00	.....	712,698.53
Williamsburg City.....	Brooklyn, N. Y.	560,394.16	66,525.77	23,179.04	10,302.73	.....	451.50	699,876.20
<i>Foreign Companies.</i>		Totals.....	\$2,981,458.25	\$1,119,941.07	\$1,411,681.39	\$186,384.63	\$63,561.76	\$35,546,885.56
Commercial Union.....	U. S. Branch.	656,637.16	.....	.....	.....	.....	.....	656,637.16
Hamburg Bremen.....	"	342,350.70	.....	6,532.27	1,445.77	.....	20.45	350,528.19
Imperial.....	"	974,551.76	.....	.....	1,883.02	.....	.....	976,434.78
Lauchshire.....	"	434,173.89	.....	.....	.....	.....	.....	434,173.89
Liverpool and London and Globe.....	"	3,127,871.83	.....	112,193.95	.....	37,187.55	20,320.39	3,297,574.72
London Assurance.....	"	424,988.65	.....	.....	4,959.03	.....	.....	429,947.68
North British and Mercantile.....	"	1,421,051.27	.....	.....	81,286.81	.....	3,210.62	1,503,338.71
Queen.....	"	1,111,534.01	.....	.....	17,773.02	.....	.....	1,129,307.03
Royal.....	"	2,062,596.01	.....	.....	69,000.00	.....	.....	2,131,596.01
Scottish Commercial.....	"	142,752.34	.....	.....	22,441.82	.....	.....	165,194.16
<i>Mutual Companies of other States.</i>		Totals.....	.....	\$118,731.22	\$108,092.47	\$97,187.55	\$23,560.47	\$11,076,679.33
Holyoke Mutual.....	Salem, Mass.	119,751.28	.....	563.94	14,640.15	2,481.61	.....	120,436.98
Lycoming.....	Muncy, Pa.	556,033.81	.....	.....	1,363.78	.....	236,159.39	756,355.98
Merchants and Farmers.....	Worcester, Mass.	624,491.54	.....	454.50	25,891.55	1,385.25	168,000.90	795,172.84
<i>Totals.</i>		\$722,176.63	.....	\$1,018.44	\$42,455.48	\$3,896.86	\$64,150.39	\$1,173,997.89
<i>Grand Totals.</i>		\$50,993,422.50	\$2,455,755.39	\$1,326,947.26	\$2,223,570.04	\$245,700.09	\$499,587.81	\$58,744,984.18

TABLE 5, Showing the various items composing the Expenditures during the year ending December 31, 1873, of the Fire and Fire-Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	LOCATION.	Amount paid for Losses.	Cash Dividends paid.	Paid for Commissions and Brokerage.	Paid for Salaries and Fees.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
<i>Stock Companies of Connecticut.</i>								
<i>Ætna</i>	Hartford.....	\$2,032,726.82	\$553,415.00	\$672,502.13	\$162,765.62	\$77,278.30	\$496,643.88	\$4,815,351.75
<i>Atlas</i>	Hartford.....	.....	.....	21,698.27	18,281.72	3,187.13	.....	54,941.84
<i>Connecticut</i>	Hartford.....	182,611.64	.....	50,664.24	13,335.60	6,624.60	16,980.51	270,108.30
<i>Fairchild & Co.</i>	South Norwalk.....	49,461.20	10,000.00	21,262.50	8,106.83	4,691.82	6,593.34	206,376.69
<i>Hartford</i>	Hartford.....	1,297,348.34	49,500.00	321,892.50	111,935.49	40,257.06	136,972.14	1,876,885.53
<i>Meriden</i>	Meriden.....	70,701.64	.....	21,108.19	7,066.67	3,684.21	4,872.89	107,993.60
<i>National</i>	Hartford.....	215,808.98	30,000.00	62,927.69	24,048.69	8,617.97	21,821.47	303,284.80
<i>Norwalk</i>	Norwalk.....	8,900.61	5,000.00	2,961.46	1,625.00	.....	693.49	19,240.50
<i>Orient</i>	Hartford.....	246,325.71	.....	62,573.91	29,857.38	9,797.95	23,210.29	365,751.27
<i>People's</i>	Middletown.....	31,326.68	4,000.00	6,740.67	3,630.00	.....	1,198.81	49,616.16
<i>Phoenix</i>	Hartford.....	883,162.94	.....	227,999.14	53,865.33	40,009.56	129,046.23	1,334,992.50
<i>Security</i>	New Haven.....	39,969.51	10,000.00	11,006.07	7,296.50	543.50	.....	134,945.38
Totals		\$6,160,211.22	\$761,915.00	\$1,505,654.61	\$437,834.63	\$194,562.10	\$538,303.05	\$9,508,479.41
<i>Stock Companies of other States.</i>								
<i>Agricultural</i>	Watertown, N. Y.....	300,993.30	40,000.00	102,329.32	55,045.62	6,215.18	21,647.62	526,144.07
<i>Albany</i>	Albany, N. Y.....	180,317.63	.....	72,835.40	6,191.33	7,701.98	30,891.62	297,746.56
<i>Albany</i>	Albany, N. Y.....	180,317.63	.....	72,835.40	6,191.33	7,701.98	30,891.62	297,746.56
<i>Amazon</i>	Cincinnati, O.....	481,016.56	10,000.00	77,776.05	38,351.40	9,218.65	26,543.02	601,146.35
<i>American</i>	Philadelphia, Pa.....	464,948.16	802.50	78,737.14	10,889.25	13,897.70	5,162.78	607,310.56
<i>American Central</i>	St. Louis, Mo.....	335,237.80	10,146.59	93,679.92	30,206.72	12,692.72	41,883.90	524,027.65
<i>Arctic</i>	New York.....	157,674.07	9,129.00	12,811.41	16,792.01	1,884.60	8,371.36	201,490.49
<i>Atlantic</i>	Brooklyn, N. Y.....	170,258.82	20,000.00	32,540.27	11,306.46	4,435.44	20,288.87	261,169.89
<i>Atlantic Fire and Marine</i>	Providence, R. I.....	198,551.78	200.00	8,971.33	7,640.82	2,080.16	3,156.82	220,169.91
<i>Atlantic and Pacific</i>	Chicago, Ill.....	11,848.61	.....	37,916.31	18,528.55	1,380.22	29,763.47	99,408.16
<i>Bangor</i>	Bangor, Me.....	143,321.29	.....	15,493.16	3,465.25	777.51	5,520.29	168,717.50
<i>Bank River</i>	Watertown, N. Y.....	182,324.66	.....	33,298.93	20,288.93	9,200.17	13,843.30	269,692.93
<i>Brewers</i>	Albany, N. Y.....	9,201.79	.....	7,773.50	48,912.21	10,150.25	.....	77,114.51
<i>Capital City</i>	Albany, N. Y.....	9,201.79	13,500.00	4,808.49	4,316.62	211.36	3,719.58	37,529.74
<i>Citizens</i>	New York.....	288,066.10	31,257.00	29,364.61	51,215.69	4,287.91	21,841.01	372,672.35
<i>Citizens</i>	St. Louis, Mo.....	46,540.23	18,615.00	17,676.00	8,500.00	4,096.44	5,836.88	101,214.25
<i>Citizens</i>	Newark, N. J.....	163,433.97	10,070.38	36,432.17	8,201.36	4,783.24	15,677.85	178,752.17
<i>Commerce</i>	Albany, N. Y.....	124,923.57	20,000.00	28,772.60	11,233.66	8,094.02	9,662.60	282,581.85
<i>Continental</i>	New York.....	86,728.36	.....	26,954.48	184,630.63	31,451.80	133,765.71	1,051,364.69
<i>Equitable</i>	Nashville, Tenn.....	37,155.53	16,204.17	10,721.47	9,084.28	2,382.51	8,312.70	86,419.68

Equitable Fire and Marine.....	Providence, R. I.....	298,970.791	15,296.77	21,294.11	4,536.45	419,024.62
Exchange.....	New York.....	20,001.00	27,430.48	16,700.00	5,575.49	215,650.14
Fire Association.....	Philadelphia, Pa.....	.....	18,794.17	4,000.00	5,614.44	7,892.20
Fireman's Fund.....	Boston, Mass.....	.....	11,695.11	7,559.18	2,494.24	45,969.63
Franklin.....	New York.....	20,000.00	17,534.20	17,000.00	3,616.81	118,659.73
Germania.....	Philadelphia, Pa.....	100,000.00	156,953.12	31,143.31	20,460.82	459,420.31
Guaranty Fire and Marine.....	San Francisco, Cal.....	17,483.58	37,248.37	35,064.60	9,995.75	629,630.36
Harbinger.....	Philadelphia, Pa.....	127,734.00	214,911.04	115,010.04	51,393.14	1,841,474.39
Home.....	Indianapolis, Ind.....	.....	19,694.06	7,263.24	1,409.97	51,474.39
Insurance Co. of North America.....	New York.....	50,000.00	115,906.69	69,077.29	11,123.24	913,161.07
Irving.....	New York.....	2,450.00	518,081.53	233,450.38	56,225.82	2,875,383.78
Lamar.....	Columbus, O.....	.....	53,698.10	42,316.00	11,954.22	106,965.99
Liberty.....	New York.....	37,500.00	27,217.79	20,597.29	17,083.31	30,652.92
Manhattan.....	Newark, N. J.....	13,520.00	56,238.72	23,692.05	3,349.76	171,071.39
Marine.....	New York.....	.....	32,500.00	48,379.06	13,894.85	731,490.45
Merchants.....	Philadelphia, Pa.....	490.00	143,277.34	19,280.88	3,400.14	21,192.80
Mississippi Valley.....	New York.....	118,300.33	134,052.03	12,500.00	1,482.46	166,654.32
Narragansett Fire and Marine.....	New York.....	21,000.00	15,430.70	16,720.00	2,412.87	167,881.81
National.....	New York.....	25,000.00	37,201.96	21,000.00	13,702.79	266,426.90
Norfolk.....	Providence, R. I.....	.....	100,641.02	82,000.00	11,450.96	562,479.76
Northwestern National.....	Newark, N. J.....	30,553.22	34,682.59	14,756.45	6,950.33	353,739.92
Peoples.....	Newark, N. J.....	94,971.57	57,188.31	22,553.45	920.27	297,791.03
Phenix.....	Memphis, Tenn.....	379,769.89	23,561.56	43,159.39	3,079.00	179,569.84
Provident.....	Providence, R. I.....	100,153.25	40,571.42	40,082.10	7,259.59	467,005.36
Republic.....	Philadelphia, Pa.....	11,951.00	88,918.84	22,106.61	14,210.46	257,982.78
Ridgewood.....	New York.....	166,573.57	20,283.57	13,458.17	21,221.15	225,596.74
Royal William.....	Newport, R. I.....	297,350.90	18,525.20	6,315.00	2,080.42	282,654.36
Safeguard.....	New York.....	115,383.33	20,694.56	12,693.29	6,040.62	172,490.24
Springfield Fire and Marine.....	Newark, N. J.....	501,183.79	106,899.45	49,891.58	11,437.94	794,040.11
Union.....	Philadelphia, Pa.....	212,913.26	51,211.19	21,061.48	8,154.34	315,749.93
Washington.....	Philadelphia, Pa.....	136,568.19	83,311.39	12,227.35	9,113.06	288,264.72
Western.....	Philadelphia, Pa.....	682.50	161,648.88	12,909.91	22,517.32	738,505.75
Yonkers.....	New York.....	24,000.00	37,606.48	12,171.02	4,570.71	196,289.98
York.....	Trenton, N. J.....	12,000.00	20,707.91	5,280.00	1,251.73	79,923.02
York and Marine.....	Brooklyn, N. Y.....	100,000.00	228,531.00	127,310.05	82,923.00	1,065,268.97
York and Marine.....	Providence, R. I.....	30,000.00	12,588.07	19,084.15	3,431.76	45,171.38
York and Marine.....	New York.....	27,523.00	65,392.04	30,471.74	13,380.82	613,812.51
York and Marine.....	Brooklyn, N. Y.....	.....	8,896.16	10,175.00	3,656.84	41,453.30
York and Marine.....	Providence, R. I.....	11,920.00	21,143.82	10,982.37	728.49	101,232.18
York and Marine.....	New York.....	10,000.00	15,507.57	13,700.00	.....	110,388.49
York and Marine.....	Springfield, Mass.....	45,000.00	96,846.70	27,162.64	17,550.12	687,452.76

TABLE 5.—Continued.

NAME OF COMPANY.	LOCATION.	Amount paid for Losses.	Cash Dividends paid.	Paid for Commissions and Brokerage.	Paid for Salaries and Fees.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
St. Nicholas.	New York.	116,696.77	15,000.00	95,675.37	13,020.00	2,261.23	10,555.83	183,219.30
St. Paul Fire and Marine.	St. Paul, Minn.	293,867.76	44,000.00	229,867.76	22,636.40	8,451.38	25,365.69	476,959.41
Standard.	New York.	224,431.99	12,000.00	13,902.73	20,969.52	4,119.96	17,524.83	297,949.03
Star.	New York.	159,754.61	10,000.00	11,589.17	17,646.83	8,914.80	38,803.32	246,708.73
Traders.	Chicago, Ill.	139,524.21	50,000.00	22,077.83	19,550.23	1,131.87	28,863.14	261,158.28
Westchester.	New Rochelle, N. Y.	463,519.95	19,046.55	93,217.84	20,465.54	14,213.58	53,882.33	645,245.79
Williamsburg City.	Brooklyn, N. Y.	363,971.72	25,000.00	103,242.15	32,855.71	4,901.78	41,382.14	571,413.53
<i>Foreign Companies.</i>	Totals.	\$21,550,191.65	\$1,414,272.48	\$5,046,619.96	\$2,183,275.00	\$726,853.86	\$2,411,311.08	\$33,392,598.03
Commercial Union.	U. S. Branch.	359,776.15	.....	98,405.57	41,231.88	11,073.72	.....	509,577.32
Hamburg Bremen.	"	588,349.26	.....	70,130.30	4,746.71	3,344.48	17,972.14	774,443.58
Imperial.	"	629,733.76	.....	130,677.31	100,960.52	36,052.01	90,145.04	1,296,518.64
Lancashire.	"	201,324.23	.....	74,226.16	.....	6,805.16	10,141.34	365,504.89
Liverpool and London and Globe.	"	1,980,234.35	.....	457,171.39	183,414.44	46,346.85	207,102.96	2,874,369.99
London Assurance.	"	210,339.03	.....	40,703.42	32,504.82	15,373.21	45,691.18	353,601.65
North British and Mercantile.	"	449,192.83	.....	205,177.72	104,375.39	30,700.18	105,680.16	1,294,778.20
Queen.	"	355,475.78	.....	164,580.67	36,345.53	29,986.59	33,531.24	861,897.81
Royal.	"	1,357,226.14	.....	*441,719.01	.....	.....	33,577.70	1,798,013.65
Scottish Commercial.	"	7,898.65	.....	13,383.44	15,365.21	3,707.33	16,792.18	63,796.81
<i>Mutual Companies of other States.</i>	Totals.	\$6,790,087.00	.....	\$1,728,205.68	\$519,737.50	\$183,449.53	\$532,812.94	\$9,754,392.65
Holyoke Mutual.	Salem, Mass.	119,004.07	7,832.99	17,698.26	7,536.33	1,909.00	9,575.55	156,647.10
Lycoming.	Muncy, Pa.	511,975.23	.....	113,754.54	16,306.63	16,484.15	78,562.50	731,147.05
Merchants and Farmers.	Worcester, Mass.	421,085.78	324.22	8,300.35	7,507.78	.....	5,763.48	448,845.42
<i>Totals.</i>	Totals.	\$1,055,168.08	\$8,167.22	\$129,843.75	\$31,410.74	\$15,099.25	\$87,210.53	\$1,336,809.57
<i>Grand Totals.</i>	Grand Totals.	\$32,555,657.95	\$2,184,254.70	\$8,429,383.40	\$3,172,261.27	\$1,119,964.74	\$3,569,637.60	\$54,022,269.66

* Includes Salaries and Taxes.

TABLE 6. *Showing the Income, Expenditures, Premiums received, Commissions paid, during the year ending December 31st, 1873, of the Stock Fire and Fire-Marine Insurance Companies transacting business in this State.*

NAME OF COMPANY.	LOCATION.	Gross Cash Income.	Gross Cash Expenditures.	Ratio of Expenditures to Income.	Total Losses Paid.	Ratio of Losses paid to Income.	Cash Premiums received.	Paid for Commissions and Brokerage.	Ratio of Commissions to Premiums received.
<i>Stock Companies of Connecticut.</i>									
Ætna.....	Hartford.....	\$4,950,597.18	\$4,815,321.75	97.37	\$3,032,736.82	61.43	\$1,657,178.85	\$672,502.12	14.44
Atlas.....	Hartford.....	172,269.44	54,041.84	31.90	8,551.72	4.96	164,767.69	21,938.37	15.14
Connecticut.....	Hartford.....	364,535.35	270,108.23	71.10	182,661.04	50.09	321,537.91	50,661.34	15.76
Fairfield County.....	South Norwalk.....	186,706.21	206,256.63	110.46	149,461.20	80.05	167,212.15	27,298.56	16.32
Hartford.....	South Norwalk.....	2,333,769.35	1,876,256.63	79.54	1,297,348.31	51.29	2,247,520.35	327,842.26	14.59
Meriden.....	Meriden.....	148,976.19	107,493.60	72.15	70,701.64	47.46	133,728.53	21,408.19	15.78
National.....	Hartford.....	464,140.67	363,224.80	78.26	215,808.98	46.50	412,377.90	62,967.69	15.26
Norwalk.....	Norwalk.....	19,955.59	19,240.61	96.42	8,990.61	45.05	15,497.57	2,967.46	19.11
Orient.....	Hartford.....	460,746.26	365,151.37	79.28	246,325.71	53.46	418,757.56	63,579.91	15.18
Peoples.....	Middletown.....	55,504.36	49,616.16	89.25	34,326.68	61.55	47,563.79	6,790.67	14.16
Phoenix.....	Hartford.....	1,613,222.67	1,234,222.50	82.71	883,102.94	54.76	1,531,214.72	227,499.17	14.89
Security.....	New Haven.....	157,658.18	134,915.28	85.69	99,969.51	63.41	147,711.79	17,436.17	11.57
Totals.....	Totals.....	\$10,948,051.49	\$9,598,479.41	87.67	\$6,160,211.22	56.27	\$10,265,078.02	\$1,505,454.61	14.67
<i>Stock Companies of other States.</i>									
Agricultural.....	Watertown, N. Y.....	626,811.67	526,144.67	83.54	390,993.30	47.79	594,559.79	102,239.25	17.20
Albion.....	Cleveland, O.....	228,569.32	297,746.56	115.18	180,217.63	69.11	250,157.47	72,825.00	29.11
Alleghenia.....	Pittsburgh, O.....	369,029.40	251,965.28	60.69	108,469.64	29.28	344,550.97	90,377.79	26.20
Amazon.....	Cincinnati, O.....	514,597.91	691,116.25	134.33	481,016.56	93.49	471,290.19	77,376.19	16.32
American.....	Philadelphia, Pa.....	427,477.68	567,310.56	132.71	460,948.16	107.83	373,643.19	79,737.14	21.34
American Central.....	St. Louis, Mo.....	611,263.97	524,627.65	85.82	335,257.89	54.85	585,028.21	93,679.92	16.01
Arctic.....	New York.....	129,332.41	201,490.49	156.18	132,672.65	118.05	108,887.14	12,811.44	11.79
Atlantic.....	Brooklyn, N. Y.....	327,430.67	261,969.86	79.89	170,338.82	51.94	310,673.77	22,540.27	10.47
Atlantic F. & M.....	Providence, R. I.....	92,737.27	220,469.51	237.76	198,251.78	213.89	71,498.33	8,571.23	12.55
Atlantic & Pacific.....	Chicago, Ill.....	196,574.22	99,408.16	50.57	11,848.61	6.03	193,067.69	37,916.31	19.64
Bancor.....	Bancor, Me.....	116,169.12	168,717.50	145.25	143,521.29	123.56	116,169.12	15,493.16	13.24
Black River.....	Watertown, N. Y.....	217,324.13	269,692.93	124.09	183,282.65	84.33	198,757.01	33,820.88	16.63
Brewers.....	Milwaukee, Wis.....	466,085.41	374,114.51	80.27	210,772.49	51.66	436,782.61	74,979.53	17.17
Capital City.....	Albany, N. Y.....	42,828.05	35,249.71	82.25	9,220.78	21.54	32,592.02	4,848.49	14.75
Citizens.....	New York.....	398,344.31	372,072.35	93.41	228,066.10	57.26	398,321.10	29,264.64	8.20
Citizens.....	St. Louis, Mo.....	169,291.09	101,214.55	60.75	46,540.22	27.48	144,732.92	17,676.06	12.21
Citizens.....	Newark, N. J.....	223,913.88	178,531.71	79.42	103,323.97	44.18	215,773.28	26,499.17	16.91
Commerce.....	Albany, N. Y.....	217,722.88	222,281.85	100.30	151,982.57	70.23	165,769.10	28,752.00	14.70
Continental.....	New York.....	1,740,274.36	1,651,304.69	94.89	977,800.01	56.19	1,633,961.35	226,954.48	13.50
Equitable.....	Nashville, Tenn.....	101,712.91	86,419.06	84.97	37,715.53	36.95	89,661.63	10,721.47	11.93

TABLE 6,--Continued.

NAME OF COMPANY.	LOCATION.	Gross Cash Income.	Gross Cash Expenditures	Ratio of Expenditures to Income.	Total Losses paid.	Ratio of Losses paid to Income.	Cash Premiums received.	Paid for Commissions and Brokerage.	Ratio of Commissions to Premiums received.
Equitable F. & M.	Providence, R. I.	133,087.42	419,934.62	315.62	268,970.79	277.23	114,021.86	15,226.77	13.26
Exchange	New York	227,522.08	215,654.77	90.77	53.87	73.87	216,409.73	27,490.48	12.30
Fane	Philadelphia, Pa.	119,352.98	49,658.03	70.19	177,098.13	48.34	106,548.05	18,734.17	17.53
Faneuil Hall	Boston, Mass.	86,326.55	45,669.60	53.23	14,486.71	16.78	73,551.56	11,605.11	15.73
Farragut	New York	177,286.67	118,659.73	66.93	40,180.08	22.67	161,140.60	17,534.20	10.83
Fire Association	Philadelphia, Pa.	1,047,800.74	450,130.31	43.82	135,840.61	12.96	893,365.77	156,983.12	19.33
Fireman's Fund	San Francisco, Cal.	1,033,612.15	633,630.26	101.07	241,248.37	56.53	558,315.39	77,672.40	13.91
Franklin	Philadelphia, Pa.	1,533,228.03	1,844,679.20	120.34	1,465,532.54	76.03	1,217,488.59	244,051.04	18.13
Franklin	Indianapolis, Ind.	17,468.07	51,764.30	43.98	1,369.22	15.18	107,708.28	19,694.68	18.29
Germania	New York	806,662.35	915,031.07	105.88	534,462.87	61.72	784,046.53	115,966.69	14.78
German American	New York	973,776.42	708,535.98	72.76	422,493.07	43.39	886,877.09	134,607.05	15.18
Glard F. & M.	Philadelphia, Pa.	436,525.55	303,623.51	69.51	135,392.75	29.53	490,045.27	62,371.53	14.85
Globe	Chicago, Ill.	306,449.11	171,701.39	56.02	45,151.56	29.01	285,682.36	56,328.72	19.73
Hanover	New York	331,394.91	751,759.45	49.31	454,329.73	54.15	777,582.52	113,277.54	14.57
Hollan	New York	304,346.63	367,156.49	101.13	218,119.14	71.67	279,431.16	45,733.53	16.39
Home	New York	3,364,563.58	2,875,282.78	85.46	1,890,144.56	56.44	3,400,805.59	518,681.53	16.73
Home	Columbus, O.	410,322.61	606,465.79	162.50	533,724.98	130.00	371,636.93	65,628.10	14.98
Howard	New York	282,421.71	135,665.74	66.31	73,476.74	39.02	249,067.70	27,477.29	10.94
Humboldt	Newark, N. J.	297,711.74	157,335.30	66.30	70,446.06	33.02	182,845.26	24,453.55	18.85
Ins. Co. of North America	Philadelphia, Pa.	3,522,586.89	3,518,940.24	99.87	2,731,739.40	77.35	3,412,541.16	400,643.61	13.50
Irvinz	New York	133,454.70	166,051.32	124.43	124,093.03	92.96	113,230.08	15,450.70	13.63
Lamar	New York	184,823.06	167,881.81	90.84	118,360.35	64.32	168,340.67	15,441.35	9.17
Lordard	New York	219,959.85	206,420.51	94.09	300,161.87	44.77	107,632.92	27,201.46	13.76
Manhattan	New York	647,901.82	562,423.76	86.88	300,158.88	55.38	628,232.56	40,441.02	16.02
Merchants	Providence, R. I.	224,553.72	353,739.92	157.35	237,739.74	132.50	191,780.51	30,682.59	17.81
Merchants	Newark, N. J.	389,701.42	257,791.62	64.50	94,971.57	23.76	399,998.89	57,188.31	15.87
Mississippi Valley	Memphis, Tenn.	220,571.60	172,369.84	80.41	169,769.89	78.77	115,337.36	23,561.66	12.07
Narragansett F. & M.	Providence, R. I.	342,192.63	467,065.56	136.49	570,132.23	168.11	228,227.14	48,571.42	15.38
National	Philadelphia, Pa.	469,036.35	337,382.58	72.06	153,301.35	37.39	450,765.00	68,918.84	19.38
National	New York	175,505.63	225,569.74	128.54	166,576.57	94.91	181,311.77	20,283.57	12.86
Newport F. & M.	Newport, R. I.	220,435.24	282,654.26	128.22	207,530.90	94.07	205,773.51	18,735.20	9.00
New York & Yonkers	New York	137,576.85	172,660.24	125.08	115,348.53	83.81	120,688.37	20,604.56	17.07
Nizara	New York	830,940.03	734,140.11	88.36	501,181.37	60.32	792,826.12	106,899.45	13.69
Northwestern National	Milwaukee, Wis.	451,965.77	315,769.93	69.89	212,453.46	47.11	437,361.35	51,267.19	11.72
Penn.	Philadelphia, Pa.	373,953.48	268,264.72	71.74	156,598.19	36.52	361,881.90	63,311.39	22.02

Pennsylvania.....	787,003,661	728,505,757	92,577	518,312,78	65,867	737,271,541	161,618,88	22,23
Peoples.....	256,474,13	196,289,98	76,54	97,324,90	37,95	225,965,99	35,06,48	15,94
Peoples.....	173,927,04	70,623,92	57,74	34,357,22	24,91	117,564,07	20,707,91	17,67
Phenix.....	1,750,621,25	1,665,298,97	95,13	1,073,425,68	95,13	1,661,622,47	228,581,90	13,76
Providence, R. I.....	110,236,77	95,171,38	85,56	30,067,40	27,03	92,640,46	12,588,07	13,59
Republic.....	511,677,45	613,843,54	119,97	418,953,24	81,90	458,529,29	63,292,04	14,26
Ridgewood.....	80,889,32	41,473,20	46,16	5,492,23	6,11	84,775,74	8,896,16	10,49
Roger Williams.....	173,729,15	101,232,48	59,27	53,457,80	30,77	136,263,65	21,133,82	13,53
Safeguard.....	158,902,79	110,588,49	68,60	57,942,26	26,46	140,937,36	15,507,57	11,00
Springfield F. & M.....	707,770,55	687,352,76	97,12	473,459,55	66,90	653,069,12	96,846,76	14,83
St. Nicholas.....	176,146,55	183,219,30	104,01	116,696,77	66,40	165,900,45	26,675,37	15,48
St. Paul F. & M.....	591,712,13	476,639,41	80,60	293,867,76	40,66	533,651,63	82,728,18	15,32
Standard.....	182,198,50	297,449,03	163,26	229,431,69	135,26	163,804,46	12,092,73	8,46
New York.....	254,682,43	246,708,73	96,87	139,754,61	62,72	224,505,24	11,589,17	4,94
Star.....	406,690,92	261,158,28	64,22	139,524,21	34,31	373,720,38	22,077,83	9,33
Traders.....	712,098,53	665,245,79	93,42	463,519,05	65,09	686,392,81	93,217,84	13,58
Westchester.....	600,856,20	571,413,53	86,46	363,971,72	55,08	636,953,63	103,242,15	16,47
Williamsburg City.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>Foreign Companies.</i>								
Totals.....	\$35,546,885,56	\$33,332,528,03	93,77	\$21,550,191,05	60,62	\$32,763,416,71	\$5,046,610,96	15,40
U. S. Branch.....	656,697,16	503,577,32	76,69	332,776,15	53,73	636,637,16	98,493,57	15,00
Hamburg Bremen.....	350,358,19	254,443,28	72,02	138,240,26	43,17	312,550,70	70,130,39	20,49
Imperial.....	476,427,78	1,806,368,94	122,78	929,373,70	43,18	974,551,76	159,074,31	14,33
Lancashire.....	434,173,80	303,334,39	84,18	269,332,33	42,03	434,173,80	79,226,16	18,25
Liverpool, London & Globe.....	3,297,578,72	2,874,349,39	57,36	1,960,324,35	60,05	3,127,871,83	457,171,39	14,62
London Assurance.....	429,247,68	353,001,66	82,38	210,329,03	40,00	434,988,65	49,703,12	11,70
North British & Mercantile.....	1,503,548,71	1,394,758,30	92,43	949,192,85	63,05	1,421,051,27	265,177,72	14,44
Queen.....	1,124,307,03	801,807,81	76,32	595,473,78	33,72	1,111,354,01	164,580,07	11,81
Royal.....	2,131,366,01	1,786,013,65	83,79	1,357,226,94	62,73	2,092,596,01	*444,719,01	21,36
Scottish Commercial.....	165,197,16	63,196,81	38,62	7,898,65	4,78	132,732,34	19,283,44	13,38
Totals.....	\$11,076,079,33	\$9,754,352,65	88,07	\$6,790,087,00	61,31	\$10,698,507,02	\$1,728,265,08	16,15
<i>Mutual Companies of other States.</i>								
Holyoke Mutual.....	130,436,98	156,647,10	120,09	119,064,07	91,30	112,751,28	17,098,26	15,70
Lycoming.....	795,337,98	731,447,05	91,97	511,975,33	64,37	556,923,81	113,751,54	20,42
Merchants & Farmers.....	248,192,84	448,845,42	180,83	424,098,78	170,88	52,491,34	8,390,95	15,99
Totals.....	\$1,173,967,80	\$1,336,899,57	113,88	\$1,055,168,08	89,88	\$722,176,03	\$139,843,75	19,26
Grand Totals.....	\$58,744,984,18	\$54,022,250,66	91,96	\$35,555,657,95	60,53	\$54,449,178,98	\$8,420,383,40	15,47

* Includes Salaries and Taxes.

TABLE 7. *Showing the Risks in Force, Premiums received thereon, etc., on the 31st day of December, 1873, of Fire and Fire-Marine Insurance Companies transacting business in this State.*

NAME OF COMPANY.	LOCATION.	FIRE BUSINESS.					MARINE AND INLAND BUSINESS.				
		Risks in force.	Premiums received thereon.	Average Premium Rate.	Losses incurred.	Ratio of Losses incurred to Premiums received.	Risks in force.	Premiums received thereon.	Average Premium Rate.	Losses incurred.	Ratio of Losses incurred to Premiums received.
<i>Stock Companies of Connecticut.</i>											
Ætna.....	Hartford.....	\$303,635,245	\$1,014,208.10	1.32	\$2,075,810.49	48.68	\$408,041	\$19,977.69	4.99	\$252,391.90	64.19
Athas.....	Hartford.....	9,611.098	160,731.07	1.67	25,101.33	15.23					
Connecticut.....	Hartford.....	23,189,500	506,331.22	1.32	169,151.26	32.61					
Fairfield County.....	South Norwalk.....	10,650.663	1,810,015.60	1.39	83,571.94	49.38					
Hartford.....	Hartford.....	153,828.819	1,999,731.69	1.30	988,073.27	43.96					
Meriden.....	Meriden.....	8,128.063	127,209.07	1.57	57,159.75	42.74					
National.....	Hartford.....	28,491.151	415,664.02	1.46	168,614.84	40.89					
Norwalk.....	Norwalk.....	1,953.171	25,289.65	1.30	8,900.61	58.01					
Orient.....	Hartford.....	26,121.223	415,723.12	1.59	191,814.91	46.35					
Peoples.....	Middletown.....	3,901.500	50,518.96	1.29	26,819.65	56.35					
Phoenix.....	Hartford.....	113,133.887	1,500,090.02	1.38	715,022.52	46.70					
Security.....	New Haven.....	6,349.885	77,305.23	1.21	9,881.79	14.72	479,050	12,547.96	2.62	83,360.40	163.44
	Totals.....	\$689,257,935	\$9,300,875.05	1.35	\$4,523,105.34	46.30	\$887,091	\$32,525.65	3.67	\$335,752.30	70.86
<i>Stock Companies of other States.</i>											
Agricultural.....	Watertown, N. Y.....	223,747.800	1,377,372.44	.62	300,003.30	50.62					
Alleghenia.....	Cleveland, O.....	12,975.070	235,704.54	1.82	180,217.63	72.01					
Alleghenia.....	Pittsburgh, Pa.....	32,179.843	300,529.58	1.21	121,545.58	35.28					
Amazon.....	Cincinnati, O.....	22,915.742	420,465.38	1.84	318,782.73	80.79	505,291	28,012.50	5.54	105,420.01	132.41
American.....	Philadelphia, Pa.....	33,183.408	390,191.14	1.18	290,217.94	53.59					
American Central.....	St. Louis, Mo.....	33,032.542	531,934.58	1.62	308,553.92	55.93					
Arctic.....	New York.....	7,175.252	55,705.49	.75	41,118.84	49.02	2,500	116.25	5.85	18,807.16	75.65
Atlantic.....	Brooklyn, N. Y.....	19,963.062	204,751.80	1.03	155,210.52	49.97					
Atlantic F. & M.....	Providence, R. I.....	3,705.149	55,315.06	1.49	26,578.07	51.91	20,269	641.53	3.16	33,400.83	147.17
Atlantic & Pacific.....	Chicago, Ill.....	7,882.647	178,410.53	2.35	19,813.22	10.27					
Bancor.....	Bangor, Me.....	3,470.208	61,080.22	1.76	39,652.71	63.54	452,425	30,327.88	6.70	36,502.97	67.91
Black River.....	Watertown, N. Y.....	9,572.233	181,450.68	1.90	132,167.75	66.50					
Brewers.....	Milwaukee, Wis.....	20,348.081	412,408.36	1.98	230,191.55	52.77					
Capital City.....	Albany, N. Y.....	2,661.760	30,329.64	1.13	8,177.01	25.09					
Citizens.....	New York.....	48,964.995	573,430.51	.76	120,084.33	33.51					

Citizens.....	St. Louis, Mo.....	104,257.00	1.92	25,355.73	22.35	50,000	500.00	1.00	21,184.50	67.73
Citizens.....	Newark, N. J.....	186,190.06	1.45	88,152.51	40.86					
Commerce.....	Albany, N. Y.....	207,150.04	1.21	117,493.00	69.02					
Continental.....	New York.....	1,582,723.31	.82	665,094.11	40.71					
Equitable.....	Nashville, Tenn.....	4,814,836	1.80	30,908.20	34.40					
Equitable F. & M.	Providence, R. I.....	8,127,059	1.57	46,676.43	44.03	104,521	2,090.84	1.94	17,777.57	222.23
Exchange.....	New York.....	22,292,374	.71	105,298.58	48.84	10,400	416.00	4.00	200.00	32.30
Farm.....	Philadelphia, Pa.....	6,202,753	1.40	37,698.22	35.38					
Farmail Hall.....	Boston, Mass.....	6,206,911	1.56	17,636.71	23.98					
Farragut.....	New York.....	23,724,839	.64	25,283.00	15.69					
Fire Association.....	Philadelphia, Pa.....	119,693,669	1.94	167,721.50	20.75					
Fireman's Fund.....	San Francisco, Cal.....	21,774,277	1.71	286,491.53	61.16	905,610	45,752.34	5.06	23,838.82	26.53
Franklin.....	Philadelphia, Pa.....	191,891,831	1.65	1,579,679.32	139.49					
Franklin.....	Indianapolis, Ind.....	6,056,103	1.79	19,069.32	17.82	5,000	490.00	9.80		
Germania.....	New York.....	81,139,824	1.07	310,960.10	39.05					
German American.....	New York.....	64,267,709	1.23	403,969.18	45.56	5,000	350.00	7.00		
Girard F. & M.....	Philadelphia, Pa.....	40,201,293	1.37	134,249.19	31.96					
Globe.....	Chicago, Ill.....	14,861,913	2.13	82,479.58	28.91					
Hanover.....	New York.....	79,698,082	1.18	343,692.14	41.20					
Hoffman.....	New York.....	16,445,351	1.19	117,585.41	42.08					
Home.....	New York.....	328,449,030	1.10	1,558,467.00	50.26					
Home.....	Columbus, O.....	29,112,750	1.44	245,687.96	66.12					
Howard.....	New York.....	26,243,013	1.93	77,193.00	31.16	10,000	750.00	7.50		
Humboldt.....	Newark, N. J.....	1,032,332	1.52	70,560.57	38.60					
Ins. Co. of North America.....	Philadelphia, Pa.....	182,191,195	1.54	811,072.56	45.60	12,784,880	412,970.37	3.23	1,306,708.45	83.32
Irving.....	New York.....	8,807,023	1.26	47,664.17	42.05					
Lamar.....	New York.....	10,200,070	1.32	71,633.57	41.92					
Lordland.....	New York.....	169,813.16	1.18	77,161.57	39.91					
Manhattan.....	New York.....	31,202,990	1.51	324,678.88	34.91					
Merchants.....	Providence, R. I.....	193,301.69	1.58	112,723.08	39.62					
Merchants.....	Newark, N. J.....	31,000,876	1.12	102,435.55	28.43					
Mississippi Valley.....	Memphis, Tenn.....	5,692,017	2.49	134,815.38	69.17					
Narragansett F. & M.....	Providence, R. I.....	19,372,975	1.67	220,613.19	71.16					
National.....	Philadelphia, Pa.....	20,070,564	1.50	204,233.16	45.51					
National.....	New York.....	19,420,747	1.97	86,308.65	54.88					
Newport F. & M.....	Newport, R. I.....	6,006,717	1.33	28,989.45	39.68	351,431	17,976.36	5.12	96,088.25	72.40
New York & Yonkers.....	New York.....	4,220,253	1.17	40,288.81	35.38					
Niagara.....	New York.....	775,297.38	1.20	335,723.00	44.01					
Northwestern National.....	Milwaukee, Wis.....	11,291,682	1.78	159,639.45	51.62	193,200	13,595.00	7.00	76,621.96	62.41
Penn.....	Philadelphia, Pa.....	15,171,587	2.15	136,131.45	34.85					
Pennsylvania.....	Philadelphia, Pa.....	47,887,782	1.56	327,634.00	45.05					
Peoples.....	Newark, N. J.....	14,215,973	1.27	192,996.40	47.65					
Peoples.....	Trenton, N. J.....	174,127.56	1.58	22,187.65	27.38					
Phoenix.....	Brooklyn, N. Y.....	1,030,422.98	1.03	601,215.98	47.65					
Providence Washington.....	Providence, R. I.....	6,851,028	1.36	25,320.00	27.34	4,041,092	42,951.87	2.22	221,619.82	80.43

TABLE 7,--Continued.

NAME OF COMPANY.	LOCATION.	FIRE BUSINESS.					MARINE AND INLAND BUSINESS.				
		Risks in force.	Premiums received thereon.	Average Premium Rate.	Losses incurred.	Ratio of Losses incurred to Premiums received.	Risks in force.	Premiums received thereon.	Average Premium Rate.	Losses incurred.	Ratio of Losses incurred to Premiums received.
Republic.....	New York.....	38,611,429	480,666.66	1.25	218,761.16	47.79	.....	.....	.....	.....	.....
Rogerswood.....	Brooklyn, N. Y.....	7,200,459	83,081.91	1.15	5,890.31	7.21	.....	.....	.....	181.92	5.86
Rodger Williams.....	Providence, R. I.....	6,886,769	120,324.12	1.75	38,134.18	32.64	.....	.....	.....	21,477.96	55.71
Safeguard.....	New York.....	11,586,369	112,483.08	1.97	44,174.50	32.31	.....	.....	.....	580.50	17.67
Springfield F. & M.....	Springfield, Mass.....	63,329,473	863,281.14	1.36	319,136.64	48.87	.....	.....	.....	.....	.....
St. Nicholas.....	New York.....	15,717,348	116,755.87	.74	72,907.80	43.95	.....	.....	.....	.....	.....
St. Paul F. & M.....	St. Paul, Minn.....	23,000,424	450,198.59	1.95	251,151.97	56.61	.....	.....	.....	40,323.35	45.74
Standard.....	New York.....	13,040,722	125,283.01	.96	51,359.36	31.46	.....	.....	.....	.....	.....
Star.....	New York.....	21,156,476	251,001.19	1.09	112,058.46	47.79	.....	.....	.....	.....	.....
Traders.....	Chicago, Ill.....	16,730,219	187,223.45	1.12	152,024.31	54.82	.....	.....	.....	30,245.14	31.42
Westchester.....	New Rochelle, N. Y.....	53,043,416	666,734.94	1.26	422,486.18	61.55	.....	.....	.....	.....	.....
Williamsburg City.....	Brooklyn, N. Y.....	52,519,427	459,990.41	.88	207,029.62	36.94	.....	.....	.....	21,724.82	32.65
Totals.....	Totals.....	\$2,791,897,527	\$34,781,081.49	1.25	\$14,450,427.37	50.20	\$21,708,988	\$690,931.59	3.18	\$2,283,526.59	76.53
<i>Foreign Companies.</i>											
Commercial Union.....	U. S. Branch.....	39,371,320	527,872.14	1.34	300,374.34	45.73	.....	.....	.....	.....	.....
Hamburg Bremen.....	".....	23,001,364	309,467.02	1.35	158,249.36	46.23	.....	.....	.....	.....	.....
Imperial.....	".....	81,404,324	1,006,373.55	1.24	554,622.02	56.91	.....	.....	.....	.....	.....
Launceston.....	".....	37,361,323	400,386.24	1.07	290,836.24	65.99	.....	.....	.....	.....	.....
Liverpool, London & Globe.....	".....	203,402,574	2,906,796.70	1.43	1,475,999.08	47.19	.....	.....	.....	.....	.....
London Assurance.....	".....	38,315,294	437,940.67	1.14	180,407.00	42.45	.....	.....	.....	.....	.....
North British & Mercantile.....	".....	111,498,987	1,543,368.61	1.38	696,739.17	49.03	.....	.....	.....	.....	.....
Queen.....	".....	80,516,803	1,071,677.55	1.33	577,511.00	51.96	.....	.....	.....	.....	.....
Royal.....	".....	147,007,549	2,159,443.88	1.46	1,169,692.17	56.71	.....	.....	.....	.....	.....
Scottish Commercial.....	".....	13,401,752	148,846.27	1.11	13,877.38	9.72	.....	.....	.....	.....	.....
Totals.....	Totals.....	\$776,321,628	\$10,512,095.24	1.35	\$5,418,079.36	50.64	.....	.....	.....	.....	.....
<i>Mutual Companies of other States.</i>											
Holyoke Mutual.....	Salem, Mass.....	22,828,326	248,171.76	1.52	41,789.65	37.06	.....	.....	.....	.....	.....
Lycorning.....	Muncy, Pa.....	55,827,635	784,319.57	1.40	586,969.63	105.49	.....	.....	.....	.....	.....
Merchants & Farmers.....	Worcester, Mass.....	18,552,055	256,288.71	1.38	35,819.07	68.24	.....	.....	.....	.....	.....
Totals.....	Totals.....	\$97,218,016	\$1,388,890.04	1.43	\$664,578.65	92.02	.....	.....	.....	.....	.....
Grand Totals.....	Grand Totals.....	\$4,324,635,106	\$55,982,931.82	1.29	\$25,556,190.82	50.11	\$22,506,029	\$723,457.24	3.30	\$2,619,278.89	75.79

TABLE 8, Showing the business transacted in Connecticut during the year ending December 31, 1873, by Fire and Fire-Marine Insurance Companies.

STATISTICAL TABLES.

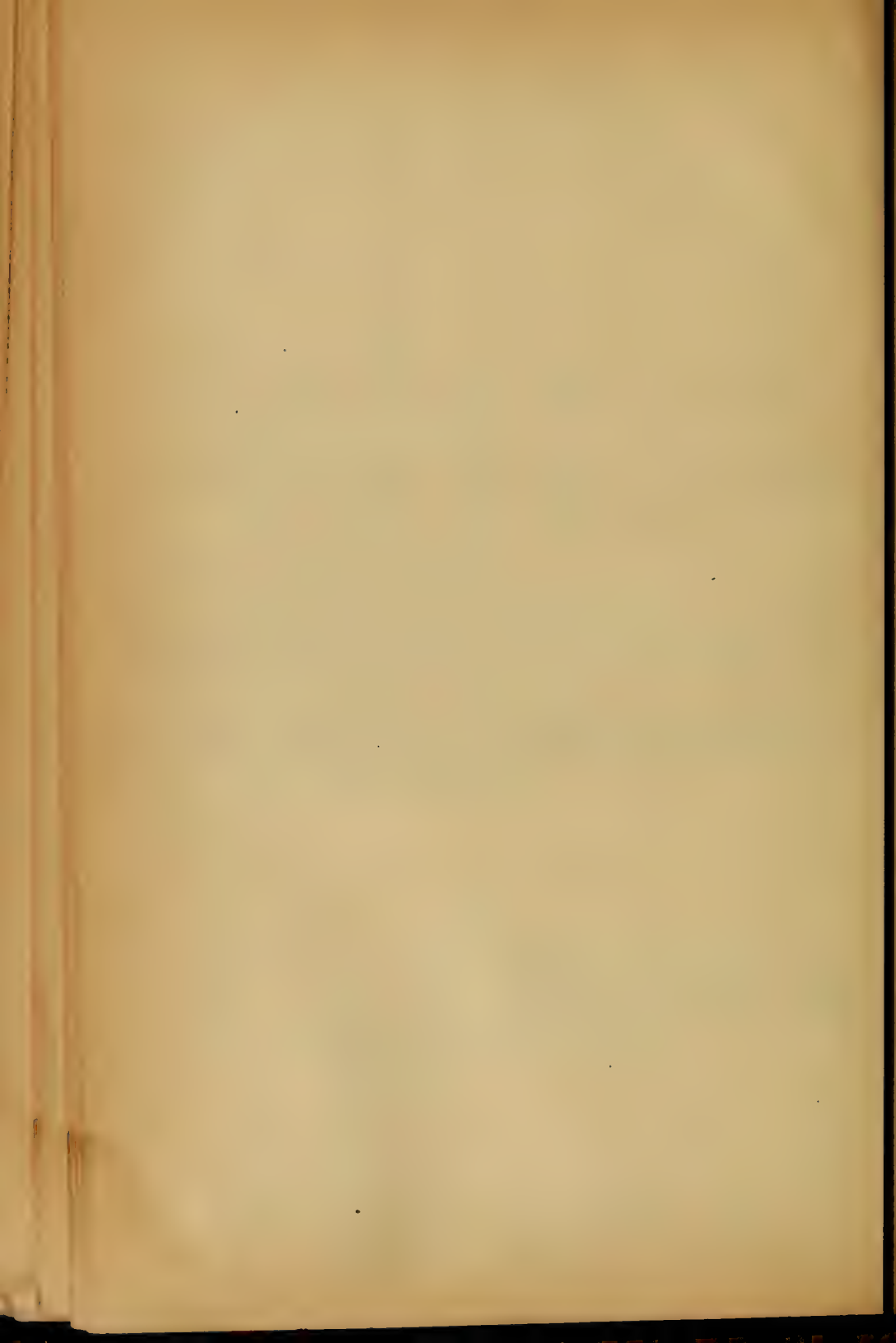
lv

NAME OF COMPANY.	LOCATION.	FIRE BUSINESS.					MARINE & INLAND BUSINESS.				
		Risks Written.	Premiums thereon.	Average Prem'in Rate.	Losses Incurred.	Ratio of Losses incurred to Premiums received.	Risks Written.	Premiums thereon.	Average Prem'in Rate.	Losses Incurred.	
Stock Companies of Connecticut.											
Atlas.....	Hartford.....	\$17,307.442	\$211,966.58	1.23	\$88,038.91	41.53					
Elina.....	Hartford.....	747.117	12,697.11	1.70	3,825.36	30.20					
Connecticut.....	Hartford.....	2,680,500	31,103.10	1.16	14,057.00	45.20					
Fairfield County.....	South Norwalk.....	1,713,728	21,420.21	1.25	11,517.42	53.80					
Hartford.....	Hartford.....	11,756,675	116,855.27	.99	48,786.71	41.53					
Meriden.....	Meriden.....	672,922	10,564.88	1.57	12,750.10	120.68					
National.....	Hartford.....	3,459,047	40,064.37	1.16	19,782.26	49.38					
Norwalk.....	Norwalk.....	1,714,116	17,988.15	1.05	8,990.61	40.98					
Orient.....	Hartford.....	3,077,150	39,316.61	1.28	14,078.50	37.31					
Peoples.....	Middletown.....	3,259,940	49,623.09	1.52	26,819.63	54.05					
Phoenix.....	Hartford.....	9,224,475	106,599.51	1.16	28,431.51	26.07					
Security.....	New Haven.....	6,593,071	77,011.29	1.17	14,267.92	18.53	4,969,044	\$8,162.29	1.77	78,974.27	
	Totals.....	\$62,206,183	\$735,189.17	1.18	\$291,977.66	39.72	\$1,969,044	\$88,162.29	1.77	\$78,974.27	
Stock Companies of other States.											
Agricultural.....	Watertown, N. Y.....	4,075,022	24,450.13	.60	\$343.30	31.12					
Albany.....	Cleveland, O.....	226,346	4,803.64	2.03	2,300.00	52.01					
Albany.....	Pittsburgh, Pa.....	1,853,900	22,732.17	1.23	7,119.15	32.55					
Amazon.....	Cincinnati, O.....	350,027	6,395.03	1.83	5,336.32	81.31					
American.....	Philadelphia, Pa.....	865,688	19,954.38	1.27	10,568.55	96.49					
American Central.....	St. Louis, Mo.....	125,115	2,417.93	1.93							
Arctic.....	New York, N. Y.....	437,484	4,041.77	.92	1,554.76	38.47					
Atlantic.....	Brooklyn, N. Y.....	1,593,671	26,311.33	1.65	1,919.70	7.30					
Atlantic Fire and Marine.....	Providence, R. I.....	211,707	3,439.46	1.63	2,901.93	84.37					
Atlantic and Pacific.....	Chicago, Ill.....										
Bangor.....	Bangor, Me.....	58,475	1,680.05	1.85	1,989.85	184.23					
Black River.....	Watertown, N. Y.....	314,459	6,566.17	2.09	752.41	11.16					
Brewers.....	Milwaukee, Wis.....	3,723,191	3,723.19	1.81	3,053.57	82.02					
Capital City.....	Albany, N. Y.....	146,191	1,708.45	1.17							
Citizens.....	New York.....	280,400	2,685.90	1.03	46.56	1.73					

TABLE 8.—Continued.

NAME OF COMPANY.	LOCATION.	FIRE BUSINESS.				MARINE & INLAND BUSINESS.			
		Risks Written.	Premiums thereon.	Average Prem in Rate.	Losses Incurred.	Ratio of Losses incurred to Premiums received.	Risks Written.	Premiums thereon.	Average Prem in Rate.
Citizens	St. Louis, Mo.	\$214,692	\$3,850.38	1.79					
Citizens	Newark, N. J.	292,966	4,006.08		2,000.00	48.83			
Commerce	Albany, N. Y.	651,164	11,609.25	1.77	7,017.25	60.45			
Continental	New York	3,423,198	38,268.47	1.12	25,046.17	65.28			
Equitable	Nashville, Tenn.	18,375	445.12	2.12					
Equitable Fire and Marine	Providence, R. I.		4,056.81	1.35	2,887.00	71.16	\$5,000	\$12.50	.25
Exchange	New York	200,675	1,955.93	1.23	111.33	5.69			
Fine	Philadelphia, Pa.	238,281	6,122.62	1.90	9,034.35	140.70			
Furniture	Boston, Mass.	264,240	3,754.31	1.42					
Farragut	New York	5,750	121.25	2.11					
Fire Association	Philadelphia, Pa.	1,411,518	22,805.75	1.58	3,258.68	14.29			
Fireman's Fund	San Francisco, Cal.	632,746	10,931.10	1.73	3,131.10	28.71			
Franklin	Philadelphia, Pa.	3,012,105	46,536.27	1.53	16,136.95	34.66			
Franklin	Indianapolis, Ind.	244,078	4,640.91	1.90					
Germania	New York	1,611,515	22,503.13	1.40	7,000.26	31.63			
German American	New York	1,928,632	98,982.50	1.50	6,082.61	90.90			
Girard Fire and Marine	Philadelphia, Pa.	917,692	11,560.32	1.22	3,000.00	27.95			
Globe	Chicago, Ill.	234,882	5,220.22	2.22	2,000.00	38.31			
Hanover	New York	2,126,196	29,228.84	1.19	9,619.64	22.79			
Hoffman	New York	233,693	4,127.00	1.33	822.96	18.59			
Home	New York	6,271,209	79,856.71	1.27	29,514.95	37.00			
Home	Columbus, O.	247,968	5,691.91	1.64	222.58	4.08			
Howard	New York	1,071,125	11,605.17	1.08	9,778.58	84.26			
Humboldt	Newark, N. J.	271,931	7,344.31	2.70	3,252.67	44.29			
Insurance Co. of North America	Philadelphia, Pa.	3,531,608	50,335.72	1.42	9,671.99	19.22			
Irving	New York	49,925	658.80	1.31			81,625	432.32	.53
Laurel	New York	261,252	3,678.12	1.80	2,020.12	55.17			
Lorillard	New York	451,605	5,288.71	1.17	3,057.10	57.81			
Manhattan	New York	1,106,628	16,288.19	1.52	5,361.89	31.86			
Merchants	Providence, R. I.	552,017	12,087.37	2.19	5,642.58	46.68			
Merchants	Newark, N. J.	480,782	6,199.92	1.28	2,041.26	33.30			
Mississippi Valley	Memphis, Tenn.	117,255	2,764.22	2.36					
Northwestern Fire and Marine	Providence, R. I.	1,226,646	22,298.97	1.64	7,593.59	34.04			
National	Philadelphia, Pa.	281,950	7,024.15	1.83	6,919.09	98.50			
National	New York	45,000	811.71	1.80					

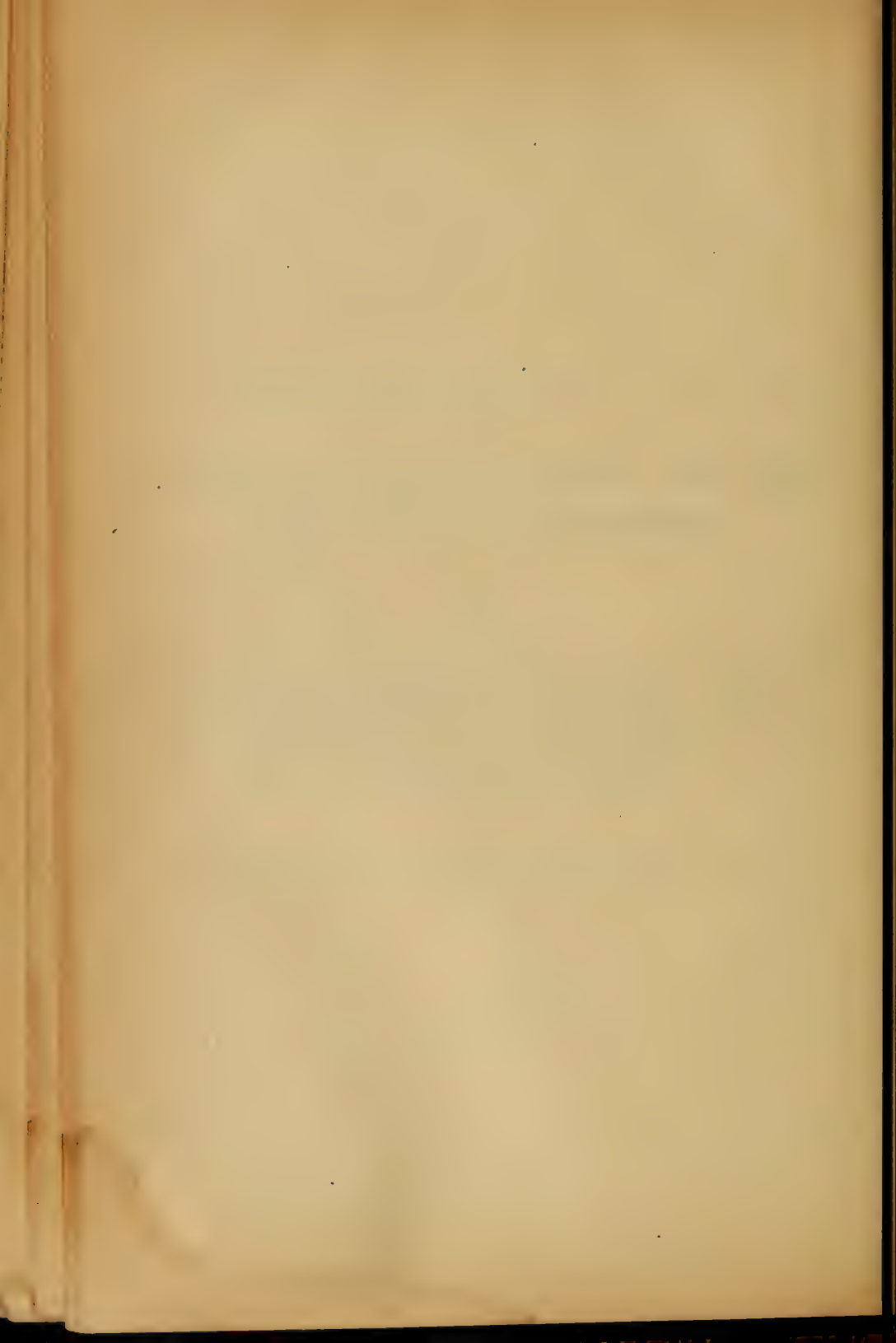
Newport Fire and Marine	Newport, R. I.	207,870	2,512.10	1.21	25.53	1.02
New York and Yonkers	New York	41,751	1,347.64	1.80		
Niagara	New York	2,238,783	29,625.55	1.31	15,616.23	52.71
Northwestern National	Milwaukee, Wis.	244,844	5,130.04	2.39	1,911.58	37.32
Penn.	Philadelphia, Pa.	360,556	6,488.77	1.90	5,558.39	81.16
Pennsylvania	Philadelphia, Pa.	997,064	15,895.79	1.59	3,823.11	21.05
Peoples	Newark, N. J.	606,101	9,791.71	1.62	370.41	3.78
Peoples	Trenton, N. J.	169,298	2,353.21	2.15		
Phenix	Brooklyn, N. Y.	1,677,923	22,946.02	1.36	9,539.12	11.66
Providence Washington	Providence, R. I.	246,917	4,279.70	1.73	6,223.33	117.75
Republic	New York	793,321	11,331.37	1.55	226.88	2.00
Ridgewood	Brooklyn, N. Y.	496,613	7,904.94	1.59	402.53	5.82
Roger Williams	Providence, R. I.					
Safeguard	New York	3,183,647	41,697.67	1.31	22,907.96	55.06
Springfield Fire and Marine	Springfield, Mass.					
St. Nicholas	New York	322,800	4,771.63	1.48	601.61	12.61
St. Paul Fire and Marine	St. Paul, Minn.	52,095	733.14	1.38	2,000.00	272.84
Standard	New York	411,248	5,850.91	1.42	912.58	15.61
Star	New York	331,112	5,686.47	1.70	3,161.51	60.89
Traders	Chicago, Ill.	297,825	4,170.14	1.51		
Westchester	New Rochelle, N. Y.	2,365,730	35,486.39	1.50	10,250.00	28.59
Williamsburg City	Brooklyn, N. Y.	891,658	13,735.68	1.54	1,369.58	6.71
<i>Foreign Companies.</i>	Totals	\$60,993,818	\$248,004.04	1.39	\$314,095.71	37.04
Commercial Union	U. S. Branch	1,486,984	2,264.51	1.36	9,256.29	45.48
Hamburg Bremen	"	81,723	935.53	1.10		
Imperial	"	1,546,260	13,257.17	1.86	11,377.63	85.69
Laurelshire	"	800,112	11,897.56	1.49	153.41	1.29
Liverpool and London and Globe	"	2,332,746	36,792.25	1.57	12,273.01	33.11
London Assurance	"	571,867	7,244.66	1.26	138.50	1.91
North British and Mercantile	"	3,517,900	57,823.99	1.63	17,431.60	39.13
Queen	"	4,486,920	50,730.21	1.22	18,620.11	29.39
Royal	"	1,829,783	32,033.09	1.52	10,765.97	32.40
Scottish Commercial	"	373,198	4,726.51	1.27		
<i>Mutual Companies of other States.</i>	Totals	\$17,061,413	\$214,479.39	1.43	\$79,366.25	32.16
Holyoke Mutual	Salem, Mass.	229,800	2,462.79	1.07	414.91	16.82
Leominster	Muncy, Pa.	676,092	10,539.16	1.58	3,469.19	32.38
Merchants and Farmers	Worcester, Mass.	288,333	4,692.52	1.62	3,247.52	19.51
Home Mutuals	Totals	\$1,184,337	\$17,654.25	1.49	\$7,110.45	40.28
		21,188,691	135,819.84	.73	92,277.07	59.99
Grand Totals		\$102,637,172	\$1,999,146.71	1.23	\$784,827.67	39.26
					\$5,055,069	1.55
					\$4,866,711	\$79,015.89



FIRE AND FIRE-MARINE INSURANCE COMPANIES OF THIS STATE.



ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS
OF THE STOCK-FIRE AND FIRE-MARINE INSURANCE
COMPANIES OF THE STATE OF CONNECTICUT,
SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1873.



ÆTNA INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized or Incorporated, June, 1819.]

LUCIUS J. HENDEE, *President.*

JOTHAM GOODNOW, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$3,000,000.00
Whole amount of capital actually paid up in cash.....	3,000,000.00

II. ASSETS.

Real Estate owned by the Company, unencumbered.....	\$405,000.00
Loans on bond and mortgage, (first liens,).....	91,311.00
Interest accrued on bond and mortgage loans.....	3,402.60
Value of the land mortgaged.....	\$107,000.00
Buildings, (insured for \$58,500,).....	89,000.00
Total value of mortgaged premises.....	\$196,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States stocks, 5-20's, 6 per cent.....	\$300,000.00	\$343,035.00
United States currency bonds, 6 per cent.....	100,000.00	114,000.00
Connecticut State stock, 6 per cent.....	52,500.00	52,500.00
Rhode Island State stock, 6 per cent.....	40,000.00	40,000.00
Indiana State stock, 8 per cent.....	50,000.00	50,000.00
Michigan State stock, 6 per cent.....	16,000.00	16,000.00
Tennessee State stock, 6 per cent.....	31,000.00	25,110.00
Alabama State stock, 8 per cent.....	10,000.00	7,500.00
South Carolina State stock, 6 per cent.....	20,000.00	10,000.00
Canada Dominion stock, 6 per cent.....	5,070.69	5,070.69
Buffalo city water bonds, 7 per cent.....	25,000.00	24,500.00
Atlantic Dock bonds, 7 per cent.....	25,000.00	23,750.00
Toledo city bonds, 8 per cent.....	5,000.00	5,000.00
New Brunswick (N. J.) city bonds, 7 per cent....	20,000.00	19,600.00
Detroit city bonds, 7 per cent.....	30,000.00	30,000.00
Brooklyn city water bonds, 6 per cent.....	25,000.00	23,250.00
Jersey City water bonds, 6 per cent.....	50,000.00	46,500.00

Hartford city bonds, 6 per cent.....	101,000.00	98,980.00
Hartford city scrip, 7 per cent.....	6,000.00	6,000.00
Hartford town bonds, 6 per cent.....	65,000.00	63,700.00
New York city stock, 6 per cent.....	75,000.00	71,250.00
Minneapolis city bonds, 10 per cent.....	5,000.00	5,000.00
Chicago city bonds, 7 per cent.....	35,000.00	34,300.00
West Middle School Dist. bonds, Hartford, 7 p. ct.	30,000.00	30,000.00
Hartford county scrip.....	10,000.00	10,000.00
H., P. & Fishkill R. R. mort. bonds, 7 per cent..	33,000.00	31,020.00
Michigan Central R. R. 2d mort. bonds, 7 pr. ct.	15,000.00	13,800.00
Clevel'd, Painsville & Ash. R. R. mtg. b's, 7 pr. ct.	100,000.00	100,000.00
Clevel'd & Toledo R. R., G. S. F. mtg. b's, 7 pr. ct.	75,000.00	77,250.00
Cleveland & Pittsburgh R. R. 3d mort. b's, 7 pr. ct.	40,000.00	40,000.00
Mich. S. & N. Ind. R. R. Gen. mort. b's, 7 pr. ct.	25,000.00	25,500.00
“ “ “ 2d mortgage b's, 7 pr. ct.	75,000.00	70,875.00
Pitts'gh, Ft. W. & Ch. R. R. 1st mort. b's, 7 pr. ct.	30,000.00	31,500.00
“ “ “ 2d mort. b's, 7 pr. ct.	50,000.00	50,500.00
Buffalo, N. Y. & Erie R. R. mortg. b'ds, 7 pr. ct.	75,000.00	71,250.00
New York Central R. R. mortgage bonds, 6 pr. ct.	75,000.00	67,500.00
Little Miami R. R. mortgage bonds, 6 per cent..	72,000.00	63,360.00
N. Jersey R. R. & Trans. Co. mort. b'ds, 6 per ct.	50,000.00	47,500.00
Columbus & Xenia R. R. mortgage b'ds, 7 per ct.	50,000.00	48,500.00
Cincin., Ham. & Dayton R. R. mort. b'ds, 7 pr. ct.	50,000.00	48,500.00
Indianapolis & Cincina R. R. mort. b'ds, 7 pr. ct.	25,000.00	24,250.00
Chicago, Bur. & Quincy R. R. mort. b'ds, 8 pr. ct.	30,000.00	33,000.00
Des Moines Valley R. R. mortgage b'ds, 8 pr. ct.	40,000.00	30,000.00
Lake Shore R. R. mortgage bonds, 7 per cent....	10,000.00	9,250.00
Morris & Essex R. R. 2d mortgage b'ds, 7 pr. ct.	25,000.00	25,000.00
Harlem R. & P. Chester R. R. 1st mort. b'ds, 7 p. c.	100,000.00	100,000.00
N. Y. Cen. & Hud. R. R. 1st mort. b'ds, 7 p. c.	25,000.00	26,250.00
Joliet & Chicago R. R. mortgage bonds, 8 pr. ct.	18,000.00	18,720.00
Dayton & Western R. R. mortgage bonds, 6 p. ct.	20,000.00	17,200.00
Albany & Susqueh. R. R. 2d mort. bonds, 7 p. ct.	10,000.00	9,600.00
N. York, N. Haven & Hartford R. R. Co. stock,..	100,000.00	122,000.00
Conn. River Railroad Co. stock.....	15,000.00	20,250.00
Lake Shore & Mich. So. Railroad Co. stock.....	90,000.00	68,850.00
Pittsburgh, Ft. W. & Chicago R. R. Co. stock...	75,000.00	67,125.00
Michigan Central R. R. stock	62,400.00	48,048.00
Central Ohio Railroad Co. stock.....	7,200.00	4,000.00
Morris & Essex Railroad Co. stock.....	50,000.00	45,000.00
Dubuque & Sioux City Railroad Co. stock.....	25,000.00	15,000.00
Joliet & Chicago Railroad Co. stock.....	10,000.00	8,500.00
Albany and Susquehannah Railroad Co. stock...	50,000.00	43,000.00
Cleveland and Pittsburgh Railroad Co. stock...	50,000.00	42,500.00
N. Y. Central & Hudson River R. R. Co. stock...	60,000.00	59,400.00
Connecticut River Company stock.....	5,000.00	1,500.00
New Britain Nat. Bank stock, New Britain, Conn.	10,000.00	13,000.00
Nat. B'k State of Missouri stock, St. Louis, Mo..	20,000.00	15,000.00
Merchants Nat. Bank stock, St. Louis, Mo.....	5,000.00	4,000.00
Merchants Bank stock, St. Louis, Mo	5,000.00	1,500.00
Mechanics Bank stock, St. Louis, Mo.....	20,000.00	18,000.00
Far. & Mech. Nat. Bank stock, Philadelphia, Pa..	22,000.00	28,600.00
Hartford Nat. Bank stock, Hartford, Conn.....	80,000.00	124,000.00

Far. & Mech. Nat. Bank stock, Hartford, Conn...	60,000.00	78,000.00	
Phoenix National Bank stock, Hartford, Conn....	60,000.00	93,000.00	
State Bank stock, Hartford, Conn.....	25,000.00	27,500.00	
Conn. River Banking Co. stock, Hartford, Conn..	7,500.00	9,000.00	
Ætna National Bank stock, Hartford, Conn.....	20,000.00	25,000.00	
American National Bank stock, Hartford, Conn..	10,000.00	12,000.00	
City National Bank stock, Hartford, Conn.....	20,000.00	21,000.00	
First National Bank stock, Hartford, Conn.....	15,800.00	21,330.00	
Charter Oak Nat. Bank stock, Hartford, Conn...	30,000.00	39,000.00	
National Exchange Bank stock, Hartford, Conn..	25,000.00	31,250.00	
Amer. Exchange Nat. Bank stock, N. York City.	40,000.00	43,200.00	
Nat. Butchers and Drovers B'k stock, "	20,000.00	28,000.00	
Hanover National Bank stock, "	10,000.00	10,500.00	
National City Bank stock, "	10,000.00	28,500.00	
National Bank of Commerce stock, "	50,000.00	55,500.00	
Nat. Bank of the Commonwealth stock, "	10,000.00	1,000.00	
Importers & Traders Nat. Bank stock, "	30,000.00	52,500.00	
Market National Bank stock, "	20,000.00	24,000.00	
Mechanics National Bank stock, "	30,000.00	39,000.00	
Merchants Exchange Nat. Bank stock, "	10,000.00	9,000.00	
Metropolitan National Bank stock, "	50,000.00	62,500.00	
Merchants National Bank stock, "	50,000.00	57,500.00	
Bank of the Manhattan Co. stock, "	20,000.00	30,000.00	
Nassau Bank stock, "	20,000.00	20,000.00	
North River Bank stock, "	10,000.00	9,600.00	
Bank of New York (National) stock, "	40,000.00	46,000.00	
National Bank of North America stock, "	20,000.00	20,000.00	
National Bank of the Republic stock, "	20,000.00	20,200.00	
Ocean National Bank stock, "	20,000.00	1,000.00	
Peoples Bank stock, "	10,000.00	15,000.00	
Phenix National Bank stock, "	10,000.00	10,000.00	
Union National Bank stock, "	20,000.00	26,000.00	
N. York Life Ins. and Trust Co. stock, "	15,000.00	45,000.00	
Union Trust Co. stock, "	10,000.00	10,000.00	
Total par and market value,.....	<u>\$3,829,470.69</u>	<u>\$4,005,723.69</u>	\$4,005,723.69

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Hartford National Bank, of Hartford, Conn.....	\$3,000	\$4,650	\$1,500.00
Charter Oak National Bank, of Hartford, Conn.....	2,000	2,600	600.00
Phoenix National Bank, of Hartford, Conn.....	1,600	2,430	1,580.00
Farmers and Mechanics National Bank, of Hartford, Conn.....	5,500	7,150	4,000.00
American National Bank, of Hartford, Conn.....	3,000	3,600	3,000.00
National Exchange Bank, of Hartford, Conn.....	100	125	30.00
Travelers Insurance Company, of Hartford, Conn.....	5,500	8,250	5,677.00
Hartford Carpet Company, of Hartford, Conn.	9,300	20,925	6,890.00
Willimantic Linen Company, of Willimantic, Conn.....	12,500	25,000	9,700.00
Hartford City Gas Light Company, of Hartford, Conn.....	2,000	3,200	400.00
First National Bank, of Suffield, Conn.....	8,500	10,200	4,080.00
Holyoke Water Power Company, of Holyoke, Mass	1,000	1,500	60.00
Saybrook Bank, of Saybrook, Conn.....	300	300	200.00
American Exchange National Bank, of New York.....	500	540	180.00
National Bank of Commerce, of New York.....	600	666	320.00

FIRE AND FIRE-MARINE INSURANCE

New York, New Haven & Hartford Railroad Company.....	8,000	8,680	1,280.00
Merchants Savings Loan and Trust Company, of Chicago, Ills...	45,000	67,500	43,625.00
Housatonic Railroad Company's bonds.....	1,500	1,500	700.00
Connecticut Western Railroad Company's bonds.....	1,500	1,200	506.70
Atlantic Dock Company's bonds.....	2,000	1,900	920.00
Quincy (Ills.) City bonds.....	1,000	1,000	2,200.00
Wabash and Western Railroad Company's bonds.....	1,000	900	
Toledo, Wabash & Western Railroad Company's bonds.....	1,000	800	
Total par and market value and amount loaned.....	\$111,400	\$169,646	\$87,447.70

\$87,447.70

Cash in the Company's principal office.....	\$37,323.62
Cash belonging to the Company deposited in bank.....	466,276.98
Interest due and accrued on stocks not included in "market value".....	14,784.75
Interest due and accrued on collateral loans.....	3,361.79
Gross premiums in due course of collection.....	731,168.90
Aggregate amount of all assets of the Company, at their actual value....	\$5,845,802.03

III. LIABILITIES.

Losses adjusted and unpaid.....	\$20,065.57
Losses unadjusted, including all reported or supposed losses....	147,981.08
Losses resisted, including interest, costs and other expenses....	46,330.00
Net amount of unpaid losses.....	\$214,376.65
Re-insurance at 50 per cent. on fire risks under one year.....	\$1,282,385.92
Re-insurance <i>pro rata</i> on fire risks running more than one year..	736,888.19
Re-insurance at 50 per cent. on inland navigation risks.....	9,988.84
Amount required to safely re-insure all outstanding risks.....	2,029,262.95
Due and accrued for salaries, rent, etc.....	500.00
All other demands against the Company.....	109,876.24
Total liabilities except capital stock.....	\$2,354,015.84
Stock capital actually paid up in cash.....	3,000,000.00
Surplus beyond capital.....	491,786.19
Aggregate amount of liabilities, capital stock and surplus.....	\$5,845,802.03

IV. INCOME.

	Fire.	Inland.	
Gross premiums received in cash.....	\$4,543,327.07	\$438,821.77	
Deduct only re-insurance, rebate, abatement, and return premiums.....	279,358.72	45,611.27	
Net cash actually received for premiums....	\$4,263,968.35	\$393,210.50	\$4,657,178.85
Received for interest on bonds and mortgages.....			4,589.95
Interest and dividends received from all other sources.....			277,782.08
Income from rents.....			11,046.30
Received for calls on capital.....		\$1,000,000.00	
Aggregate income received during the year in cash			\$4,950,597.18

V. EXPENDITURES.

	Fire.	Inland.	
Gross amount paid for losses, (including \$1,004,- 451.55 losses occurring in previous years).....	\$2,800,334.92	\$252,391.90	\$3,052,726.82
Cash dividends actually paid.....			653,415.00
Paid or allowed for commissions or brokerage.....			672,502.13
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....			162,765.62
Paid state, national, and local taxes, in this and other states.....			77,278.30
All other payments and expenditures.....			196,643.88
Aggregate amount of expenditures during the year, in cash.....			<u>\$4,815,331.75</u>

ATLAS INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated, June 11th, 1872.]

J. H. SPRAGUE, *President.*E. B. HUNTINGTON, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bonds and Mortgages, (first liens).....	\$106,750.00
Interest accrued on bonds and mortgage loans.....	2,955.82
Value of land mortgaged.....	\$247,316.00
Buildings mortgaged, (insured for \$22,000 as collateral).....	79,800.00
Total value of Mortgaged premises.....	<u>\$327,116.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States bonds, 1867.....	\$10,000.00	\$11,550.00	
National Exchange Bank stock, Hartford, Conn.	26,600.00	31,920.00	
Charter Oak Nat. Bank stock, " "	5,100.00	6,375.00	
First National Bank stock, " "	5,000.00	6,750.00	
Mercantile National Bank stock, " "	5,000.00	6,000.00	
American National bank stock, " "	5,000.00	6,000.00	
Total par and market value.....	<u>\$56,700.00</u>	<u>\$68,595.00</u>	<u>\$68,595.00</u>

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Cleveland and Pittsburgh Railroad Co. stock.....	\$1,000.00	\$ 850.00	\$ 500.00
National Exchange Bank stock.....	2,000.00	2,500.00	2,500.00
Toledo, Wabash and Western Railroad stock.....	10,000.00	5,000.00	5,000.00
Milwaukee and St. Paul Railroad stock.....	10,000.00	4,000.00	
American National Bank stock.....	1,000.00	1,200.00	
Mercantile National Bank stock.....	1,000.00	1,200.00	1,000.00
Woven Wire Mattress Company stock.....	4,050.00	8,100.00	2,500.00
Delaware and Hudson Canal Company stock.....	1,400.00	1,610.00	1,500.00
Ætna Life Insurance Co. stock.....	900.00	2,700.00	2,500.00
United States Trust Co. stock.....	1,200.00	1,400.00	
Continental Life Insurance Co. stock.....	1,500.00	1,200.00	2,500.00
Hartford Carpet Co. stock.....	1,000.00	2,000.00	
Willimantic Linen Co. stock.....	1,000.00	1,600.00	1,250.00
Collins Co. stock.....	1,000.00	900.00	500.00
First National Bank stock.....	1,000.00	1,350.00	1,250.00
Ætna Life Insurance Company stock.....	700.00	2,100.00	1,250.00
National Fire Insurance Co. stock.....	1,500.00	1,500.00	1,250.00
Hartford Bridge Co. stock.....	1,600.00	1,600.00	1,250.00
Norwich Lock Co. stock.....	5,000.00	5,000.00	2,500.00
Michigan Central Railroad Co. stock.....	4,600.00	3,680.00	7,500.00
American National Bank stock.....	1,000.00	1,200.00	
Delaware and Hudson Canal Co. stock.....	2,200.00	2,530.00	
Union Manufacturing Co. stock.....	500.00	500.00	500.00
Hartford Steam Boiler and Inspection Insurance Co. stock.....	600.00	1,200.00	
National Fire Insurance Co. stock.....	500.00	500.00	250.00
United States bond.....	500.00	562.50	500.00
Connecticut Western Railroad Co. bond.....	1,000.00	800.00	600.00
Town of Haddam bond.....	500.00	500.00	2,500.00
Town of Essex bonds.....	2,000.00	2,000.00	
Terre Haute and Indianapolis Railroad Co. bonds.....	13,000.00	11,700.00	11,133.47
Total par and market value and amount loaned.....	\$78,250.00	\$70,982.50	\$50,233.47
			\$50,233.47
Loans to city and county of Hartford.....			20,000.00
Cash in the company's principal office.....			915.94
Cash belonging to the company deposited in bank.....			32,581.05
Interest due and accrued on loans and deposits.....			306.18
Net premiums in due course of collection.....			32,209.66
Furniture and fixtures.....			\$3,499.98
Non-resident tax.....			955.00
Aggregate amount of assets of the company at their actual value.....			\$315,502.12

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,017.86	
Losses unadjusted, including all reported and supposed losses. . .	15,548.65	
Net amount of unpaid losses.....		\$16,566.51
Re-insurance at fifty per cent. on fire risks under one year.....	\$78,381.28	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	3,929.41	
Amount required to safely re-insure all outstanding risks.....		82,310.69
Total amount of liabilities.....		\$98,877.20
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		16,624.92
Aggregate amount of liabilities, capital stock and surplus.....		\$315,502.12

IV. INCOME.

Gross cash received for premiums.....	\$168,546.83
Deduct re-insurance, rebate, abatement and return premiums..	3,779.74
Net cash actually received for premiums.....	\$164,767.09
Received for interest on bonds and mortgages.....	3,550.55
Interest and dividends on stocks and bonds, and from all other sources.....	3,891.80
Aggregate amount of income received during the year in cash.....	\$172,209.44

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$8,534.72
Paid or allowed for commissions or brokerage.....	24,938.27
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	18,281.72
Paid for state, national, and local taxes.....	3,187.13
Aggregate amount of expenditures during the year, in cash.....	\$54,941.84

CONNECTICUT FIRE INSURANCE COMPANY

LOCATED IN HARTFORD, CONN.

[Incorporated, June, 1850.]

M. BENNETT, Jr., *President.*CHARLES R. BURT, *Secretary.*

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. bonds, 6's of 1881, 6 per cent. gold.....	\$120,000.00	\$141,600.00
“ “ 5-20's of 1867, 6 per cent. gold,....	30,000.00	35,400.00
State of Connecticut 6 per cent. bonds.....	30,000.00	29,700.00
City of New Britain water loan, 7 per cent.....	5,000.00	4,950.00
City of Hartford 6 per cent. bonds.....	25,000.00	23,750.00
Hartford School bonds.....	3,500.00	3,500.00
Cinn. & Indianapolis R. R. Co. 7 per cent. bonds.	10,000.00	8,500.00
Chicago, Dubuque & Minn. R. R. Co bonds....	10,000.00	7,500.00
Michigan Cent. R. R. Co. 1st mor. 7 pr. ct. b'ds..	20,000.00	18,400.00
Jackson, L. & Saginaw R. R. Co. 8 pr. ct. b'ds..	40,000.00	40,000.00
Chicago & Iowa R. R. Co. 8 per cent. bonds.....	20,000.00	17,000.00
Burlington & Mo. River R. R. Co. 8 pr. ct. b'ds..	10,000.00	9,200.00

FIRE AND FIRE-MARINE INSURANCE

N. Y., N. H. & Hfd R. R. Co. guar. 7 p. ct. b'ds..	40,000.00	40,000.00	
Importers & Traders Nat. Bank stock, N. York..	21,500.00	38,700.00	
Farmers & Mechanics Nat. B'k stock, Hartford..	26,800.00	34,304.00	
National Exchange Bank stock, Hartford.....	10,000.00	12,000.00	
Hartford National Bank stock.....	23,500.00	36,895.00	
First National Bank stock, Hartford.....	20,000.00	28,000.00	
Ætna National Bank stock, Hartford.....	10,000.00	12,000.00	
Phoenix National Bank stock, Hartford.....	4,700.00	7,285.00	
Charter Oak National Bank stock, Hartford....	6,200.00	7,750.00	
Boston & Albany R. R. Co. stock.....	5,000.00	6,800.00	
Pitts., Ft. Wayne & Chicago R. R. Co. stock....	10,000.00	9,000.00	
N. Y., N. H. & Hartford R. R. Co. stock.....	50,000.00	62,500.00	
Total par and market value.....	<u>\$551,200.00</u>	<u>\$634,734.00</u>	\$634,734.00

Cash in the company's principal office.....	9,172.04
Cash belonging to the company deposited in bank.....	74,927.96
Gross premiums in due course of collection.....	46,400.00

Aggregate amount of all the assets of the company at their actual value... \$765,234.00

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,595.00	
Losses unadjusted, including all reported and supposed losses....	12,420.00	
Losses resisted, including interest, costs, and expenses thereon....	5,485.00	
Net amount of unpaid losses.....		\$22,500.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$144,994.73	
Re-insurance <i>pro rata</i> on fire risks running more than one year...	10,756.82	
Amount required to safely re-insure all outstanding risks.....		155,751.55
Total amount of liabilities.....		\$178,251.55
Joint-stock capital actually paid up in cash.....		500,000.00
Surplus beyond capital.....		86,982.45
Aggregate amount of liabilities, capital stock and surplus.....		<u>\$765,234.00</u>

IV. INCOME.

Gross cash received for premiums.....	\$368,351.58	
Deduct re-insurance, rebate, and return premiums.....	46,823.64	
Net cash actually received for premiums.....		\$321,527.94
Interest and dividends on stocks and bonds, and from all other sources.....		43,007.41
Aggregate amount of income received during the year in cash.....		<u>\$364,535.35</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$183,661.70	
Deduct salvages.....	1,047.66	
Net amount paid during the year for losses.....		\$182,614.04
Paid or allowed for commissions or brokerage.....		50,664.24

Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	13,225.00
Paid for state, national, and local taxes.....	6,624.60
All other payments and expenditures.....	16,980.51
Aggregate amount of expenditures during the year, in cash.....	<u>\$270,108.39</u>

FAIRFIELD COUNTY FIRE INSURANCE COMPANY.

LOCATED IN SOUTH NORWALK, CONN.

[Incorporated, May, 1869.]

WINFIELD S. HANFORD, *President.*

HENRY R. TURNER, *Secretary.*

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$28,700.00
Loans on bond and mortgage, (first liens,) less than one year's interest due.....	157,900.00
Loans on bond and mortgage, (first liens,) more than one year's interest due....	6,000.00
Interest due and accrued on bonds and mortgage loans.....	5,129.17
Value of the lands mortgaged.....	\$182,450.00
Buildings mortgaged, (insured for \$106,700.00).....	207,225.00
Total value of mortgaged premises.....	<u>389,675.00</u>

Stocks and bonds owned by the Company.

	Par Value.	Market Value	
Fairfield County, Conn., bonds.....	\$20,000.00	20,000.00	
Town of Norwalk war bonds.....	3,000.00	3,000.00	
Total par and market value.....	\$23,000.00	\$23,000.00	\$23,000.00

Loans on Collaterals

	Par Value.	Market Value.	Amount loaned.
Manufacturers & Merchants bank stock, N. York.....	\$5,000	4,500	4,500
Norwalk Lock Co. stock.....	1,200	1,800	1,500
National Bank of Norwalk stock.....	1,200	1,000	2,250
Norwalk Iron Works stock.....	2,000	1,200	1,500
National Bank of South Norwalk stock.....	1,000	1,000	1,000
National Trust Co. stock, N. York.....	1,000	1,000	
Norwalk Steam Freighting Co. stock.....	650	487.50	1,250
World Mutual Life Insurance Co. stock.....	1,000	500	
Norwalk Iron Works stock.....	5,000	3,000	
Relief Fire Insurance Co. stock.....	750	600	2,344

FIRE AND FIRE-MARINE INSURANCE

Norwalk Steam Freighting Co. Stock.....	1,700	1,275	541	
Broadway and 7th Avenue R.R. Co. stock.....	2,500	2,000	2,250	
Chicago & Alton R. R. Co. 7 per cent. scrip.....	700	700		
Cameron Coal Co. of Penna. 6 per cent. gold coupon bonds.....	2,500	2,500	2,000	
New Jersey Midland Railway 7 per cent. gold coupon bond.....	500	400	450	
Paid-up Policy issued by the Mutual Life Ins. Co. of New York.....	10,500	10,500	1,800	
Total par and market value and amount loaned.....	\$37,200	\$32,822.50	\$19,385	\$19,385.00

Loan to South Norwalk School District, \$9,500; loan on house and lot in Chicago, Ill., valued \$10,000, \$1,522.22: total.....				11,022.22
Cash in the company's principal office.....				5 076 69
Cash belonging to the company deposited in bank.....				30,063.43
Interest due and accrued on stocks not included in "market value".....				74.04
Interest due and accrued on collateral loans.....				754.49
Gross premiums in due course of collection.....				22,710.02
Non-resident taxes.....				260.35
Office furniture and fixtures.....		\$2,000.00		
Rents due and accrued.....				250.00
Aggregate amount of assets of the company, at their actual value.....				<u>\$310,325.41</u>

III. LIABILITIES.

Net amount of unpaid losses.....			\$4,782.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$66,758.06		
Re-insurance <i>pro rata</i> on fire risks running more than one year....	7,249.74		
Amount required to safely re-insure all outstanding risks.....			74,007.80
Due and accrued for salaries, rent, advertising, etc.....			150.00
All other demands against the company.....			3,068.26
Total liabilities except stock.....			\$82,008.06
Stock capital actually paid up in cash.....			200,000.00
Surplus beyond capital.....			28,317.35
Aggregate amount of liabilities, capital stock and surplus.....			<u>\$310,325.41</u>

IV. INCOME.

Gross premiums received in cash.....	\$191,366.15	
Deduct re-insurance, rebate, abatement and return premiums.....	24,154.00	
Net cash actually received for premiums.....		167,212.15
Received for interest on bonds and mortgages.....		9,640.53
Interest and dividends on stocks and bonds and from all other sources.....		5,172.93
Income from all other sources.....		4,680.60
Received for calls on capital.....	\$50,000.00	
Aggregate amount of income received during the year, in cash.....		<u>\$186,706.21</u>

V. EXPENDITURES.

Paid for losses, (including \$72,040.66 losses of previous years)...	\$155,577.21	
Deduct re-insurance.....	6,116.01	
Net amount paid during the year for losses.....		\$149,461.20
Cash dividends paid.....		10,000.00
Paid or allowed for commissions or brokerage.....		27,293.50

Salaries, fees, and all other charges of officers, clerks, agents, etc.....	8,196.83
Paid for state, national, and local taxes.....	4,691.82
All other payments and expenditures	6,593.34
Aggregate amount of expenditures during the year, in cash.....	\$206,236.69

HARTFORD FIRE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated, May, 1810.]

GEORGE L. CHASE, *President*.J. D. BROWNE, *Secretary*.

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$1,000,000.00
---	----------------

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$448,175.60
Loans on bond and mortgage, (first liens).....	363,250.00
Interest accrued on bonds and mortgage loans.....	12,991.62
Value of lands mortgaged.....	\$775,000.00
Value of buildings mortgaged, (insured for \$314,000.00).....	362,000.00
Total value of mortgaged premises	<u>\$1,137,000.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value
Hartford National Bank stock, Hartford.....	\$51,100.00	\$80,738.00
Phoenix National Bank stock, ".....	46,700.00	74,720.00
Conn. River Bank stock, ".....	5,000.00	6,500.00
American National Bank stock, ".....	15,000.00	18,750.00
Charter Oak Nat. Bank stock, ".....	20,000.00	26,000.00
Farmers & Mech. Nat B'k stock, ".....	26,000.00	34,840.00
Mercantile Nat. Bank stock, ".....	15,000.00	18,750.00
First National Bank stock, ".....	17,200.00	24,080.00
Ætna National Bank stock, ".....	31,500.00	40,320.00
City National Bank stock, ".....	20,800.00	22,256.00
American Exchange Nat. Bank stock, New York..	20,000.00	21,600.00
National Bank of Commerce stock, " ..	20,000.00	22,200.00
Importers and Traders Nat. B'k stock, " ..	30,000.00	54,000.00
Bank of America stock, " ..	30,000.00	43,500.00
Manhattan Company stock, " ..	10,000.00	14,400.00
Merchants National Bank stock, " ..	15,000.00	17,100.00
Ocean National Bank stock, " ..	10,000.00	2,600.00
Union National Bank stock, " ..	10,000.00	13,600.00

FIRE AND FIRE-MARINE INSURANCE

Bank of North America stock, New York, ..	10,000.00	10,200.00	
Metropolitan National Bank stock, " ..	30,000.00	39,000.00	
Fourth National Bank stock, " ..	20,000.00	21,000.00	
Blackstone National Bank stock, Boston, ..	10,600.00	14,522.00	
National Bank of Commerce stock, " ..	4,300.00	5,137.00	
Second National Bank stock, " ..	10,900.00	15,805.00	
Hide and Leather National Bank stock, " ..	2,400.00	2,730.00	
Atlantic National Bank stock, " ..	3,900.00	5,226.00	
First National Bank stock, " ..	10,000.00	18,900.00	
Boylston National Bank stock, " ..	10,700.00	15,515.00	
National Bank State of Missouri, St. Louis, Mo. .	20,000.00	16,000.00	
Merchants National Bank stock, " ..	10,000.00	8,000.00	
Merchants Bank stock, (in liquidation,) " ..	3,500.00	3,500.00	
Union National Bank stock, Albany.....	12,500.00	16,250.00	
Montreal Bank stock, Montreal.....	30,000.00	54,670.00	
Ontario Bank stock, Bowmansville.....	10,840.00	12,587.11	
Conn. River Co. stock.....	12,000.00	3,000.00	
Conn. River R. R. Co. stock.....	2,000.00	2,700.00	
New York, N. Haven & Hartford R. R. Co. stock.	30,000.00	38,400.00	
Hannibal & St. Joseph R. R. Co. stock.....	20,000.00	7,000.00	
Lake Shore & Mich. Southern R. R. Co. stock....	20,000.00	15,600.00	
Toledo, O., Water works bonds, 8 per cent.....	5,000.00	5,000.00	
Memphis city bond, 6 per cent. gold.....	1,000.00	1,105.00	
Tenn. state bonds, 6 per cent., payable 1892.....	33,000.00	26,730.00	
Alabama state bonds, 8 per cent., payable 1886. .	10,000.00	9,000.00	
South Carolina state bonds, (old issue).....	20,000.00	10,000.00	
N. Y. Central R. R. bonds, 7 per cent.....	10,000.00	10,200.00	
Harlem & Port Chester R. R. Co. bonds, 7 pr. ct..	50,000.00	50,000.00	
U. S. bonds, registered, 6 per cent., payable 1881..	55,800.00	64,867.50	
U. S. coupons, 6 per cent., 5-20, 1864.....	7,000.00	8,085.00	
Total par and market value.....	\$868,740.00	\$1,046,683.61	\$1,046,683.61
Total amount of cash in office and in bank.....			171,662.65
Interest due and accrued on stocks and bonds not included in "market value" ..			4,460.00
Net premiums in due course of collection.....			361,989.20
Bills receivable, others than those taken for premiums.....		\$3,025.79	
State tax due from non-resident stockholders.....			4,906.55
All other property belonging to the company, viz: Rents due and accrued.....			1,562.28
Aggregate amount of all assets, stated at their actual value.....			\$2,415,681.51

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses ..	\$167,595.34	
Losses resisted, including interest, costs, and expenses.....	19,364.13	
Net amount of unpaid losses.....		\$186,959.47
Re-insurance at fifty per cent. on fire risks under one year.....	\$699,902.59	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	329,948.56	
Amount required to safely re-insure all outstanding risks.....		1,029,851.15
Cash dividends to stockholders remaining unpaid.....		500.00
Total liabilities, except capital stock.....		\$1,217,310.62

Stock capital actually paid up in cash.....	1,000,000.00
Surplus beyond capital.....	198,370.89
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$2,415,681.51</u>

IV. INCOME.

Gross cash received for premiums.....	\$2,423,615.06
Deduct re-insurance, rebate, abatement, and return premiums...	176,084.53
Net cash received for premiums.....	\$2,247,530.53
Received for interest on bonds and mortgages.....	36,122.37
Interest and dividends on stocks and bonds, and from all other sources.....	61,603.70
Income received from all other source.....	8,452.75
Aggregate amount of income received during the year in cash.....	<u>\$2,353,709.35</u>

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$1,207,348.34
Cash dividends paid.....	49,500.00
Paid or allowed for commissions or brokerage.....	327,842.50
Salaries, fees, and all other charges of officers, clerks, agent, etc.....	114,935.49
Paid for state, national, and local taxes.....	40,227.06
All other payments and expenditures, viz: printing, advertising, etc.....	136,972.14
Aggregate amount of expenditures during the year, in cash.....	<u>\$1,876,825.53</u>

MERIDEN FIRE INSURANCE COMPANY.

LOCATED IN MERIDEN, CONN.

[Incorporated July 2, 1868.]

L. W. CLARKE, *Vice-President.*

E. B. COWLES, *Secretary*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, first liens	\$7,400.00
Interest accrued on bonds and mortgage loans.....	117.60
Value of the land mortgaged.....	\$14,800.00
Value of buildings mortgaged, (insured for \$3,500).....	6,000.00
Total value of mortgaged premises.....	<u>\$20,800.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 bonds, 1867, registered.....	\$10,000.00	\$11,600.00	
“ “ bonds, 6's, 1881.....	5,000.00	5,825.00	
New Haven & Northampton R. R. bonds.....	10,000.00	9,500.00	
Danbury and Norwalk R. R. bonds.....	9,500.00	9,500.00	
Connecticut Valley R. R. bonds.....	5,000.00	5,000.00	
New York & Oswego Midland R. R. bonds.....	10,000.00	9,075.96	
Chicago & Rock Island R. R. bonds.....	2,000.00	2,100.00	
Meriden, Conn., city water bonds.....	5,000.00	5,000.00	
First National Bank stock, Meriden.....	7,000.00	8,400.00	
Home National Bank stock, Meriden.....	13,200.00	15,840.00	
Meriden National Bank stock,....	8,900.00	10,680.00	
Fourth National Bank stock, New York.....	1,500.00	1,440.00	
German American Bank stock, “.....	2,500.00	2,250.00	
Ninth National Bank stock, “.....	3,000.00	3,000.00	
American Exchange Bank stock, “.....	5,000.00	5,400.00	
Nassau Bank stock, “.....	2,000.00	2,000.00	
New Haven County National Bank stock.....	2,930.00	4,248.50	
Yale National Bank stock, New Haven.....	2,600.00	3,042.00	
Harlem River & Port Chester R. R. bonds.....	15,000.00	15,000.00	
Total par and market value.....	\$120,130.00	\$128,901.46	\$128,901.46

Loaned on Collaterals.

	Par value.	Market value.	Amount loaned.
Meriden Britannia Company's stock.....	\$2,500	\$7,500	\$4,500
Adams Express Co. stock.....	1,000	935	900
Ætna Insurance Co. stock, Hartford.....	1,400	2,240	1,100
Home National Bank stock, Meriden.....	1,300	1,560	600
Meriden National Bank stock.....	200	240	800
Home “ “ “.....	600	720	
“ “ “ “.....	900	1,080	
Meriden “ “ “ “.....	200	240	1,100
New Britain National Bank stock.....	1,000	1,250	
Home “ “ “ “.....	700	840	1,700
Meriden Britannia Co. “.....	2,500	7,500	1,500
Home National Bank “.....	500	600	450
Meriden Britannia Co. “.....	3,000	9,000	2,700
Meriden Fire Insurance Co. “.....	14,500	15,950	9,000
First Nat'l Bank, Meriden, “.....	2,000	2,400	
Home “ “ “ “.....	700	840	2,700
Meriden Britannia Co. “.....	9,900	29,700	9,900
Home National Bank “.....	1,000	1,200	900
First “ “ “ “.....	5,000	6,000	4,500
Edw'd. Miller & Co. Med'n, “.....	2,500	3,750	1,000
Meriden National Bank “.....	900	1,080	650
Meriden Britannia Co. “.....	9,000	27,000	9,000
First Nat'l Bank, Meriden, “.....	1,000	1,200	900
Foster, Merriam & Co., Meriden, stock.....	1,300	1,950	900
“ “ “ “.....	2,575	3,862	1,800
First National Bank, Meriden, “.....	1,800	2,160	1,800
Meriden Cutlery Company “.....	17,400	17,400	9,000
First National Bank, Meriden, “.....	1,800	2,160	1,800

Meriden Cutlery Company stock.....	1,825	1,825	} 2,250
American M. U. Ex. Co.	3,500	2,082.75	
Meriden Britannia Company ".....	875	3,025	
Edward Miller & Co., Meriden, stock.....	2,000	3,000	1,800
Meriden Britannia Co. stock.....	9,000	27,000	9,000
Home National Bank stock.....	1,000	1,200	900
Meriden Silver Plate Co. stock.....	5,000	5,000	2,500
United States 5-20 bond	1,000	1,190	1,000
Yale National Bank stock, New Haven.....	900	1,080	900
Meriden Britannia Co. stock.....	1,000	3,000	1,000
Gridley Co. stock, New Haven.....	4,000	4,000	1,800
Wilcox Silver Plate Co. stock.....	10,000	7,500	2,700
Home National Bank stock.....	1,000	1,200	900
Meriden Cutlery Co. stock	8,375	8,375	} 9,000
Norwich and N. York Trans. Co. stock.....	3,750	3,750	
Pultz & Walkley Co. stock.....	8,650	8,650	4,500
Meriden Britannia Co. stock.....	3,000	9,000	} 3,600
Eagle Lock Co. stock, Terryville, Conn.....	700	2,800	
G. F. Warner & Co. stock, New Haven.....	2,500	2,500	} 3,150
First mortgage of \$2,800 assigned to Co.....	2,800	2,800	
Coupon mortgage note, Chicago, Ill.....	1,000	1,000	900
Total par and market value and amount loaned.....	\$159,050	\$250,884.75	\$115,100
			\$115,100.00

Due from non-resident stockholders for taxes paid.....	285.00
Cash in the company's principal office.....	976.06
Cash belonging to the company deposited in bank.....	27,972.21
Interest due and accrued on stocks not included in "market value".....	612.50
Interest due and accrued on collateral loans.....	6,809.40
Premiums in due course of collection.....	10,087.93
Office furniture and fixtures.....	\$2,211.97

Aggregate amount of all assets of the company, at their actual value..... \$298,262.18

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,051.59
Losses unadjusted, including all reported and supposed losses....	7,988.38
Net amount of unpaid losses.....	\$10,039.97
Re-insurance at fifty per cent. on fire risks under one year.....	\$56,692.08
Re-insurance <i>pro rata</i> on fire risks running more than one year..	9,171.51
Amount required to safely reinsure all outstanding risks....	65,863.59
Due and accrued for salaries, rent, advertising, etc.....	700.00
All other demands against the company.....	1,600.00
Total liabilities except capital stock.....	\$78,203.56
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	20,058.62
Aggregate amount of liabilities, capital stock and surplus.....	\$298,262.18

IV. INCOME.

Gross cash received for premiums.....	\$159,169.59	
Deduct re-insurance, rebate, abatement, and return premiums.....	25,441.26	
Net cash received for premiums.....		\$133,728.33
Received for interest on bonds and mortgages.....		752.88
Interest and dividends on stocks and bonds, and from all other sources.....		14,494.98
Aggregate amount of income received during the year in cash.....		<u>\$148,976.19</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$72,151.69	
Deduct re-insurance.....	1,450.05	
Net amount paid for losses.....		\$70,701.64
Paid or allowed for commissions or brokerage.....		21,108.19
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		7,666.67
Paid for state, national, and local taxes.....		3,584.21
All other payments and expenditures.....		4,872.89
Aggregate amount of expenditures during the year, in cash.....		<u>\$107,933.60</u>

NATIONAL FIRE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized Nov. 27th, 1871.]

MARK HOWARD, *President.*JAMES NICHOLS, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens,).....	260,500.00
Interest due and accrued on bond and mortgage loans.....	6,500.00
Value of the land mortgaged,.....	\$513,784.00
Buildings, (insured for \$192,767,).....	332,226.00
Total value of mortgaged premises.....	<u>\$846,010.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Connecticut state bonds.....	\$10,000.00	\$10,000.00	
Hartford town bonds.....	10,000.00	9,700.00	
Hartford city bonds.....	51,000.00	50,170.00	
Portland city bonds.....	10,000.00	9,500.00	
Hartford, P. & F. R. R. first mortgage bonds...	25,000.00	23,750.00	
Harlem Riv. & Pt. Chester R. R first mort. bonds.	25,000.00	25,000.00	
N. York, N. Haven & Hartford R. R. Co. stock..	30,000.00	36,600.00	
Pittsburgh, Ft. W. & Chicago R. R. Co. stock...	10,000.00	9,000.00	
N. Y. Central & Hudson River R. R. Co. stock..	10,000.00	9,800.00	
Lake Shore & Mich. So. Railroad Co. stock.....	10,000.00	7,600.00	
Nat. Mech. Banking Association stock, N. Y....	5,000.00	5,000.00	
Metropolitan National Bank stock, New York...	10,000.00	12,500.00	
Central National Bank stock, New York.....	5,000.00	3,250.00	
Far. & Mech. Nat. Bank stock, Hartford, Conn...	20,000.00	26,000.00	
Charter Oak Nat. Bank stock, Hartford, Conn...	10,000.00	13,000.00	
Phoenix National Bank stock, Hartford, Conn...	30,000.00	46,800.00	
Ætna National Bank stock, Hartford, Conn.....	21,500.00	26,875.00	
City National Bank stock, Hartford, Conn.....	5,000.00	5,200.00	
Hartford Nat. Bank stock, Hartford, Conn.....	30,000.00	46,800.00	
Mercantile National Bank stock, Hartford, Conn..	5,000.00	6,250.00	
National Exchange Bank stock, Hartford, Conn..	10,000.00	12,400.00	
National Bank of Republic stock, Boston.....	7,500.00	9,525.00	
Boston National Bank stock, Boston.....	7,000.00	8,540.00	
Merchants Nat. Bank stock, St. Louis.....	5,000.00	4,250.00	
Merchants Bank stock, St. Louis.....	875.00	875.00	
Total par and market value.....	\$362,875.00	\$418,385.00	\$418,385.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Indianapolis & Cincinnati Railroad bonds.....	\$6,000	\$5,400	\$13,400	
Toledo, Wabash and Western Railroad bonds.....	3,000	2,700		
Milwaukee and St. Paul Railroad stock.....	2,000	1,800		
Hartford, Providence & Fishkill Railroad bonds ..	2,000	1,900		
Indiana Central Railroad bonds.....	500	500	7,448	
Cleveland and Pittsburgh Railroad bonds.....	3,000	2,610		
N. Y., N. H. & Hartford Railroad Co. stock.....	1,000	1,220		
Farmers and Mechanics National Bank stock, Hartford.....	3,200	4,160		
First National Bank stock, Hartford.....	1,000	1,250	375	
Weed S. M. Co. stock.....	925	1,248.75		
United States Bond, of 1881.....	500	550		
U. S. Trust Co. stock.....	4,000	4,000		1,050
Hartford National Bank stock.....	500	780		600
New Britain National Bank stock.....	1,000	1,000		450
Total par and market value and amount loaned.....	\$28,625	\$29,118.75	\$23,323	\$23,323.00

Cash in the Company's principal office.....	787.78
Cash belonging to the Company deposited in bank.....	77,699.50
Interest due and accrued on stocks not included in "market value".....	5,792.50
Interest due and accrued on collateral loans.....	862.50
Net premiums in course of collection.....	38,000.00
Aggregate amount of all assets of the Company, at their actual value....	\$831,850.28

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,853.82	
Losses unadjusted, including all reported or supposed losses....	19,116.67	
Losses resisted, including interest, costs and other expenses.....	450.00	
Net amount of unpaid losses.....		\$22,420.49
Re-insurance at 50 per cent. on fire risks under one year.....	\$172,462.11	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	46,669.79	
Amount required to safely re-insure all outstanding risks.....		219,131.90
Total liabilities except capital stock.....		\$241,552.39
Stock capital actually paid up in cash.....		500,000.00
Surplus beyond capital.....		90,297.89
Aggregate amount of liabilities, capital stock and surplus.....		<u>\$831,850.28</u>

IV. INCOME.

Gross cash received for premiums.....	\$448,941.78	
Deduct re-insurance, rebate, abatement and return premiums..	36,563.88	
Net cash received for premiums.....		\$412,377.90
Received for interest on bonds and mortgages.....		14,736.56
Interest and dividends on stocks and bonds and from all other sources.....		36,829.62
Premium on coin.....		196.59
Aggregate income received during the year in cash.....		<u>\$464,140.67</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$215,840.33	
Deduct salvages and re-insurance.....	31.35	
Net amount paid during the year for losses.....		215,808.98
Cash dividends actually paid.....		30,000.00
Paid or allowed for commissions or brokerage.....		62,927.69
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....		24,048.69
Paid state, national, and local taxes, in this and other states.....		8,617.97
All other payments and expenditures.....		21,821.47
Aggregate amount of expenditures during the year, in cash.....		<u>\$363,224.80</u>

NORWALK FIRE INSURANCE COMPANY.

LOCATED IN NORWALK, CONN.

[Incorporated, May, 1860.]

WILLIAM C. STREET, *President.*GEORGE R. COWLES, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	50,000.00
Amount of unpaid but subscribed capital, for which obligations are held.....	50,000.00

II. ASSETS.

Loans on bonds and mortgages, (first liens).....	\$2,200.00
--	------------

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States registered bond, 1865.....	\$20,000.00	\$23,000.00	
German American Nat. Bank stock, N. York...	3,000.00	2,700.00	
Danbury and Norwalk R. R. bond.....	1,000.00	1,000.00	
Total par and market value.....	\$24,000.00	\$26,700.00	\$26,700.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Norwalk Mills stock.....	\$450	\$360	\$300	
Danbury National Bank stock.....	300	375	300	
Norwalk Iron Works stock.....	3,000	1,500	1,500	
National Bank of Norwalk stock.....	300	315	300	
Danbury and Norwalk R. R. stock.....	250	250	150	
Danbury and Norwalk R. R. bonds.....	3,000	3,000	2,400	
National Bank of Norwalk stock.....	900	945	750	
Danbury and Norwalk R. R. stock.....	200	200	150	
Union Manufacturing Co. stock.....	750	3,000	2,400	
National Bank of Norwalk stock.....	200	210	150	
Norwalk Gas Light Co. stock.....	2,500	2,750	1,500	
Cincinnati, Sandusky and Cleveland R. R. bond.....	500	500	600	
Stamford National Bank stock.....	360	600		
Total par and market value and amount loaned.....	\$12,710	\$14,005	\$10,500	\$10,500.00

All other loans.....	32,686.00
Cash in the company's principal office.....	851.49
Cash belonging to the company deposited in bank.....	3,038.00
Interest due and accrued on stocks not included in "market value".....	1,363.25
Interest due and accrued on loans.....	5,434.50
Premiums in due course of collection.....	1,152.25

Aggregate amount of assets of the company at their actual value..... \$83,925.49

III. LIABILITIES.

Net amount of unpaid losses.....		\$600.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$7,297.90	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	5,246.92	
Amount required to safely re-insure all outstanding risks.....		12,544.82
Total amount of liabilities.....		\$13,144.82
Stock capital actually paid up in cash.....		50,000.00
Surplus beyond capital.....		20,780.67
Aggregate amount of liabilities, capital stock and surplus.....		\$83,925.49

IV. INCOME.

Gross cash received for premiums.....	\$17,988.15	
Deduct re-insurance, rebate, abatement and return premiums..	2,490.58	
Net cash actually received for premiums.....		\$15,497.57
Interest and dividends on stocks and bonds, and from all other sources.....		4,458.02
Aggregate amount of income received during the year in cash.....		\$19,955.59

V. EXPENDITURES.

Gross amount paid for losses.....	\$10,506.24	
Deduct amount received for salvages and re-insurance.....	1,515.63	
Net amount paid during the year for losses.....		\$8,990.61
Cash dividends paid.....		5,000.00
Paid or allowed for commissions or brokerage.....		2,961.40
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		1,625.00
All other payments and expenditures.....		663.49
Aggregate amount of expenditures during the year, in cash		\$19,240.50

ORIENT INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated June 28, 1867.]

C. T. WEBSTER, *President.*GEORGE W. LESTER, *Secretary.*

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$2,000,000.00
Whole amount of capital actually paid up in cash.....	350,000.00

II. ASSETS.

Loans on bond and mortgage, first liens.....	\$171,820.00
Interest due and accrued on bond and mortgage loans.....	5,062.38
Total value of mortgaged premises.....	\$532,740.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
American National bank stock, Hartford.....	\$12,000.00		
Ætna National Bank stock, Hartford.....	12,300.00		
Charter Oak Nat. Bank stock, Hartford.....	12,500.00		
Farmers & Mechanics Nat. Bank stock, Hartford..	12,800.00		
Hartford National Bank stock, Hartford.....	23,400.00		
City National Bank stock, Hartford.....	3,675.00		
Mercantile National Bank stock, Hartford.....	12,000.00		
Phoenix National Bank stock, Hartford.....	7,550.00		
First National Bank stock, Hartford.....	6,624.00		
National Exchange Bank stock, Hartford.....	960.00		
Metropolitan National Bank stock, New York....	12,500.00	\$116,309.00	
Michigan Central R. R. stock.	18,367.50		
Lake Shore and Mich. Southern R. R. stock.....	15,500.00		
Albany and Susquehannah R. R. stock.....	9,000.00		
Cleveland & Pittsburgh R. R. stock.....	17,200.00		
N. Y., N. H. & Hartford R. R. stock.....	42,334.00	102,401.50	
Indiana Central R. R. Co. bonds.....	10,000.00		
Indianapolis & Cincinnati R. R. Co. bonds, 1858..	9,900.00		
H., P. & Fishkill R. R. Co. bonds.....	19,000.00		
West Middle School District bonds, Hartford.....	10,000.00	48,900.00	
Total par and market value....	\$248,500.00	\$267,610.50	\$267,610.50

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Ætna Insurance Company stock, Hartford.....	\$1,200	\$1,980	\$1,200
" " " " "	1,300	2,145	1,200
" " " " "	1,200	1,980	1,200
Phoenix Insurance Company stock, "	4,000	5,800	1,100
Ætna Life Ins. Company stock, "	800	2,400	1,200
" " " " "	1,000	3,000	1,000
" " " " "	1,000	3,000	1,200
Continental Life Ins. Co. stock, "	375	375	300
Conn. Gen'l Life Ins. Co. stock, "	2,500	2,500	1,800
" " " " "	1,500	1,500	1,000
" " " " "	5,000	5,000	} 6,000
N. Y., N. H. & H. R. R. Co. stock.....	3,000	3,660	
" " " " "	700	854	600
" " " " "	2,500	3,050	600
Ætna National Bank stock, Hartford.....	500	625	300
Charter Oak National Bank, Hartford.....	1,000	1,300	540
Mercantile National Bank stock, Hartford.....	3,000	3,750	3,000
" " " " "	2,900	3,625	1,500
Nassau National Bank stock, New York.....	1,000	1,000	520.29
First National Bank stock, Rockville, Conn.....	300	336	120
" " " " "	300	336	180
" " " " "	400	448	360
American National Bank stock, Hartford.....	4,000	5,000	3,900
" " " " "	1,250	1,562.50	1,200
Rockville National Bank stock, Rockville, Conn.....	500	500	420
National Bank Commerce stock, Chicago, Ill.....	2,500	2,750	1,800
American National Bank stock, Hartford, Conn.....	750	937.50	} 3,480
Charter Oak Nat. " " " " "	500	650	
First National " " " " "	300	414	
Ætna Insurance Company stock, " " "	200	330	
Trust Deed, 1st mort. bond, H. Michener, Champaign, Ill..	1,600	1,600	

Amount required to safely re-insure all outstanding risks.....	217,552.74
All other demands against the company.....	12,781.62
Total liabilities, except stock capital.....	\$259,065.21
Stock capital actually paid up in cash.....	350,000.00
Surplus beyond capital.....	62,993.91
Total amount of liabilities, stock and surplus.....	\$672,059.12

IV. INCOME.

Gross cash received for premiums.....	\$458,926.25
Deduct re-insurance, rebate, abatement and return premiums..	40,188.89
Net cash actually received for premiums.....	\$418,737.36
Received for interest on bonds and mortgages.....	} 42,009.00
Interest and dividends on stocks and bonds, and from all other sources.....	
Aggregate amount of income received during the year in cash.....	\$460,746.36

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$246,325.74
Paid or allowed for commissions or brokerage.....	63,579.91
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	22,837.38
Paid for state, national, and local taxes.....	9,797.95
All other payments and expenditures.....	23,210.29
Aggregate amount of expenditures during the year, in cash.....	\$365,751.27

PEOPLES FIRE INSURANCE COMPANY.

LOCATED IN MIDDLETOWN, CONN.

[Incorporated, May, 1859.]

JESSE G. BALDWIN, *President.*SETH H. BUTLER, *Secretary.*

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	42,000.00
Amount of unpaid, but subscribed capital, for which obligations are held.....	158,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States 6's, currency bonds.....	\$15,000.00	\$17,100.00
Middletown 7 per cent. town bonds.....	41,500.00	41,500.00
N. H., Mid. & Wil. R. R. 7 per cent. bonds.....	20,000.00	12,000.00

Central National Bank stock.....	3,750.00	5,000.00	
First National Bank stock.....	10,000.00	10,200.00	
Deposit in Middletown Savings Bank, on interest.	21,000.00	21,210.00	
“ in Farmers & Mechanics Bank, on interest.	15,000.00	15,375.00	
Total par and market value.....	<u>\$126,250.00</u>	<u>\$122,385.00</u>	\$122,385.00
Endorsed stock notes.....		\$158,000.00	
Cash in the company's principal office.....			100.00
Cash belonging to the company deposited in bank.....			3,576.38
Premiums in due course of collection.....			<u>943.92</u>
Aggregate amount of all the assets of the company at their actual value....			<u>\$127,005.30</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	\$384.28	
Losses resisted, including interest, costs, and expenses thereon....	<u>2,350.00</u>	
Net amount of unpaid losses.....		\$2,734.28
Re-insurance at fifty per cent. on fire risks under one year.....	\$20,901.26	
Re-insurance <i>pro rata</i> on fire risks running more than one year...	<u>5,121.72</u>	
Amount required to safely re-insure all outstanding risks.....		26,022.98
Total amount of liabilities.....		<u>\$28,757.26</u>
Stock capital actually paid up in cash.....		42,000.00
Surplus beyond capital.....		<u>56,248.04</u>
Aggregate amount of liabilities, capital stock and surplus.....		<u>\$127,005.30</u>

IV. INCOME.

Gross cash received for premiums.....	\$49,623.09	
Deduct re-insurance, rebate, and return premiums.....	<u>2,029.30</u>	
Net cash actually received for premiums.....		\$47,593.79
Interest and dividends on stocks and bonds, and from all other sources.....		<u>8,000.51</u>
Aggregate amount of income received during the year in cash.....		<u>\$55,594.30</u>

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$34,326.68	
Cash dividends paid.....	<u>4,000.00</u>	
Paid or allowed for commissions or brokerage.....		6,740.67
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....		<u>3,050.00</u>
All other payments and expenditures.....		1,498.81
Aggregate amount of expenditures during the year, in cash.....		<u>\$49,616.16</u>

PHENIX INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated, May, 1854.]

H. KELLOGG, *President*.D. W. C. SKILTON, *Secretary*.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$2,100,000.00
Whole amount of capital actually paid up in cash.....	600,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$132,959.93
Loans on bond and mortgage, (first liens,).....	12,500.00
Interest due and accrued on bonds and mortgage loans.....	106.66
Value of the lands mortgaged.....	\$15,000.00
Buildings mortgaged, (insured for \$4,000.00).....	10,500.00
Total value of mortgaged premises.....	<u>\$25,500.00</u>

Stocks and bonds owned by the Company.

	Par Value.	Market Value.
Stocks: Hartford National Bank, Hartford.....	\$100,000.00	\$158,000.00
Farmers & Mechanics Nat. Bank, "	50,000.00	67,000.00
Mercantile National Bank, "	50,000.00	62,500.00
City National Bank, "	20,000.00	21,400.00
Ætna National Bank, "	20,000.00	25,000.00
Phoenix National Bank, "	30,000.00	48,000.00
State Bank, "	15,000.00	18,000.00
Connecticut River Bank, "	5,000.00	6,500.00
American National Bank, "	25,000.00	31,250.00
Hartford Trust Co. "	25,000.00	29,000.00
Metropolitan National Bank, New York....	10,000.00	13,000.00
Merchants Exchange Nat. Bank, "	10,000.00	9,000.00
Manufac'rs & Merch'ts Nat. Bank "	10,000.00	9,000.00
New Britain National Bank, New Britain....	15,000.00	19,500.00
Waterbury National Bank, Waterbury....	10,700.00	14,980.00
Niagara District Bank, Canada.....	5,000.00	5,250.00
Fourth National Bank, Chicago.....	10,000.00	11,000.00
Holyoke Water Power Company.....	10,000.00	20,000.00
New York, N. Haven & Hartford R. R.....	40,000.00	50,800.00
Rensselaer & Saratoga R. R.....	20,000.00	20,200.00
Bonds: United States 6s of 1881, 6 per cent....	75,000.00	90,000.00
United States 5-20s, 6 per cent.....	25,000.00	28,500.00
Atlantic Dock Company, 7 per cent.....	50,000.00	50,000.00
Tennessee State, 6 per cent.....	20,000.00	16,200.00

Alabama State, 8 per cent.....	50,000.00	32,500.00	
South Carolina, (old reg. stock) 6 per cent....	25,003.70	10,001.48	
Hartford City, 6 per cent.....	10,000.00	10,000.00	
New Britain Water, 7 per cent.....	10,000.00	10,350.00	
Detroit City, 7 per cent.....	50,000.00	51,000.00	
Cincinnati City, 7 3-10 per cent.....	50,000.00	52,500.00	
San Francisco, 7 per cent.....	48,500.00	50,925.00	
Hamilton County, Ind., 10 per cent.....	40,000.00	40,400.00	
Indianapolis & Cincinnati R. R. 7 per cent....	57,000.00	51,300.00	
Connecticut Western R. R. 7 per cent.....	30,000.00	25,500.00	
Harlem River & Port Chester R. R., 7 pr. ct...	50,000.00	50,250.00	
Total par and market value.....	<u>\$1,071,203.70</u>	<u>\$1,208,806.48</u>	\$1,208,806.48

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Southern Minnesota R. R. bonds.....	\$50,000	\$35,000	\$35,000	
Total par and market value and amount loaned.....	<u>\$50,000</u>	<u>\$35,000</u>	<u>\$35,000</u>	\$35,000.00

Cash in the company's principal office.....	5,761.67
Cash belonging to the company deposited in bank.....	93,583.32
Interest due and accrued on collateral loans.....	939.80
Premiums in due course of collection.....	188,955.91

Aggregate amount of assets of the company, at their actual value..... \$1,678,613.77

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.	\$92,882.28
Losses resisted, including interests, costs, and expenses.....	13,100.00
Net amount of unpaid losses.....	\$105,982.28.
Re-insurance at fifty per cent. on fire risks under one year.....	\$549,511.12
Re-insurance <i>pro rata</i> on fire risks running more than one year...	230,538.39
Amount required to safely re-insure all outstanding risks.....	780,049.51
All other demands against the company..	26,250.00
Total liabilities except stock.....	\$912,281.79
Stock capital actually paid up in cash.....	600,000.00
Surplus beyond capital.....	166,331.98
Aggregate amount of liabilities, capital stock and surplus	<u>\$1,678,613.77</u>

IV. INCOME.

Gross premiums received in cash.....	\$1,640,944.47
Deduct re-insurance, rebate, abatement and return premiums.	109,729.75
Net cash actually received for premiums.....	1,531,214.72
Received for interest on bonds and mortgages.....	1,471.16
Interest and dividends on stocks and bonds and from all other sources.....	80,536.79
Aggregate amount of income received during the year, in cash.....	<u>\$1,613,222.67</u>

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$883,402.94
Paid or allowed for commissions or brokerage.....	227,999.44
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	53,865.33
Paid for state, and local taxes	40,009.56
All other payments and expenditures	129,046.23
Aggregate amount of expenditures during the year, in cash.....	<u>\$1,334,323.50</u>

SECURITY INSURANCE COMPANY.

[Incorporated, 1841.]

LOCATED IN NEW HAVEN, CONN.

CHAS. PETERSON, *President*.H. MASON, *Secretary*.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$400,000.00
Whole amount of capital actually paid up in cash.....	139,000.00
Amount of unpaid, but subscribed capital, for which obligations are held.....	100,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	12,100.00
Interest accrued on bonds and mortgage loans.....	203.10
Value of lands mortgaged.....	\$24,000.00
Value of buildings mortgaged, (insured for \$5,000.00).....	11,000.00
Total value of mortgaged premises	<u>\$35,000.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
Morris and Essex R. R. stock.....	\$4,000.00	\$3,560.00
Shore Line R. R. stock.....	6,100.00	6,161.00
Lake Shore and Mich. Southern R. R. stock.....	10,000.00	7,925.00
N. York, N. Haven & Hartford R. R. stock.....	5,000.00	6,100.00
Second National Bank stock, New Haven.....	3,400.00	4,760.00
Merchants National Bank stock, "	900.00	1,080.00
N. Haven County Nat. B'k stock, "	4,000.00	5,600.00
National New Haven Bank stock "	7,900.00	11,060.00
Yale National Bank stock, " "	10,000.00	11,700.00
Union Pacific R. R. 1st mort. bonds.....	8,000.00	6,660.00
Peoria, Pekin & Jack'ville R. R. 1st mort. bonds..	6,000.00	5,400.00

FIRE AND FIRE-MARINE INSURANCE

West Wisconsin R. R. 1st mort. bonds.....	3,000.00	2,625.00	
New Haven & Northampton R. R. bonds.....	15,000.00	13,875.00	
Chicago & Alton R. R. income bonds.....	16,500.00	15,180.00	
New Haven Water Co. 1st mort. 7 per ct. bonds. .	10,000.00	10,000.00	
United States bonds, new issue of 1865.....	500.00	575.00	
“ “ “ new issue of 1867.....	4,500.00	5,175.00	
Sweeds Iron Co. 1st mort. 8 per cent. bonds.....	2,000.00	2,000.00	
Total par and market value.....	<u>\$116,800.00</u>	<u>\$119,436.00</u>	\$119,436.00

Loaned on Collaterals.

	Par value.	Market value.	Amount loaned.	
New York and New Haven R. R. 6 per cent. bond.....	\$1,000	\$ 980	\$ 350	
Union Pacific Income bond.....	2,000	1,480		
South Side R. R. 1st mort. bond.....	1,000	800		
Burlington, Cedar Rapids & Minn. R. R. 1st mort. bond.....	1,000	540		6,900
New Haven and Northampton R. R. 1st mort. 7 per cent. bonds..	1,000	1,000		
Yale National Bank stock, New Haven.....	1,000	1,170		
Indianapolis and Madison R. R. 1st mort. bond.....	1,000	1,000	1,000	
Union Pacific R. R. 1st mort. bond, coupons attached.....	4,000	3,400	3,400	
N. H. & D. R. R. bond, city guarantee.....	1,000	900	400	
Second National Bank stock, New Haven.....	1,000	1,400	1,050	
United States bond, 1865.....	500	575	300	
Fowler Nail Co. stock.....	2,500	2,500	1,600	
Hazard Powder Co. stock.....	6,800	6,800	1,000	
Total par and market value and amount loaned.....	<u>\$23,800</u>	<u>\$22,545</u>	<u>\$15,600</u>	\$15,000.00

Cash in the Company's principal office.....	2,865.39
Cash belonging to the company deposited in bank.....	24,047.11
Interest due and accrued on stocks and bonds not included in "market value".....	376.01
Premiums in due course of collection.....	31,979.38
Bills receivable, taken for marine risks.....	3,082.00
All other property belonging to the company.....	6,777.00
Aggregate amount of all assets, stated at their actual value.....	<u>\$215,865.99</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$167.18
Losses unadjusted, including all reported and supposed losses....	5,678.00
Losses resisted, including interest, costs, and expenses.....	625.00
Net amount of unpaid losses.....	\$6,470.18
Re-insurance at fifty per cent. on fire risks under one year.....	\$33,828.50
Re-insurance <i>pro rata</i> on fire risks running more than one year .	4,564.80
Re-insurance on marine risks.....	12,547.96
Amount required to safely re-insure all outstanding risks.....	50,941.26
Due and accrued for salaries, rent, advertising, etc.....	1,375.00
All other demands against the Company.....	3,750.36
Total liabilities, except capital stock.....	\$62,536.80
Stock capital actually paid up in cash.....	139,000.00
Surplus beyond capital.....	14,329.19
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$215,865.99</u>

IV. INCOME.

	Fire.	Marine.	
Gross cash received for premiums.....	\$69,093.89	\$84,629.12	
Deduct only re-insurance, rebate, abatement, and return premiums.	1,968.74	4,042.48	
Net cash actually received for premiums....	\$67,125.15	\$80,586.64	\$147,711.79
Bills and notes received for premiums, remaining unpaid.....		\$3,082.00	
Received for interest on bonds and mortgages.....			9,946.39
Interest and dividends on stocks and bonds, and from all other sources.....			
Aggregate amount of income received during the year in cash.....			<u>\$157,658.18</u>

V. EXPENDITURES.

	Fire.	Marine.	
Gross amount paid for losses.....	\$16,609.11	\$89,207.19	
Deduct salvages and re-insurance.....		5,846.79	
Net amount paid during the year for losses.....	\$16,609.11	\$83,360.40	\$99,969.51
Cash dividends paid.....			10,000.00
Paid or allowed for commissions or brokerage.....			17,096.07
Salaries, fees, and all other charges of officers, clerks, agent, etc.....			7,336.30
Paid for state, national, and local taxes.....			543.50
Aggregate amount of expenditures during the year, in cash.....			<u>\$134,945.38</u>

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated June, 1866.]

*J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	150,000.00
Amount of unpaid, but subscribed capital, for which obligations are held.....	350,000.00

II. ASSETS.

Loans on bond and mortgage, first liens	\$44,800.00
Interest accrued on bonds and mortgage loans.....	1,448.30
Value of the land mortgaged.....	\$191,000.00
Value of buildings mortgaged, (insured for \$5,000).....	8,000.00
Total value of mortgaged premises.....	<u>\$199,000.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
State of Connecticut 6 per cent. bonds.....	\$100,000.00	\$100,000.00	
Dayton and Western R. R. bonds.....	15,000.00	11,550.00	
Urbana, Ill., township bonds.....	4,000.00	4,000.00	
City National Bank stock, Hartford.....	2,800.00	2,940.00	
N. Y., N. H. & Hartford R. R. Co. stock.....	10,000.00	12,800.00	
Total par and market value.....	<u>\$131,800.00</u>	<u>\$131,290.00</u>	\$131,290.00

Cash in the Company's principal office.....	413.67
Cash belonging to the company deposited in bank.....	6,909.25
Cash in hands of agents and in course of transmission.....	7,878.64
Interest due and accrued on stocks not included in "market value".....	3,190.00
Stock notes, secured by endorsement, payable thirty days after notice, \$350,000	
Premiums in due course of collection.....	2,588.40
All other property belonging to the company.....	2,400.00
Aggregate amount of assets, at their actual value.....	<u>\$200,918.26</u>

III. LIABILITIES.

Net amount of unpaid losses.....	\$ 415.01
Amount required to safely re-insure all outstanding risks at 25 per cent.....	29,080.13
Total amount of liabilities, except capital stock.....	<u>\$29,495.14</u>
Stock capital actually paid up in cash.....	150,000.00
Surplus beyond capital.....	21,423.12
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$200,918.26</u>

IV. INCOME.

Gross cash received for premiums.....	\$121,169.99
Deduct re-insurance, rebate, and return premiums.....	6,817.25
Net cash actually received for premiums.....	<u>\$114,352.74</u>
Received for interest on bonds and mortgages.....	3,160.30
Interest and dividends on stocks and bonds, and from all other sources.....	8,685.68
Received from the assured for inspection of steam boilers.....	51,929.99
Aggregate amount of income received during the year in cash.....	<u>\$178,128.71</u>

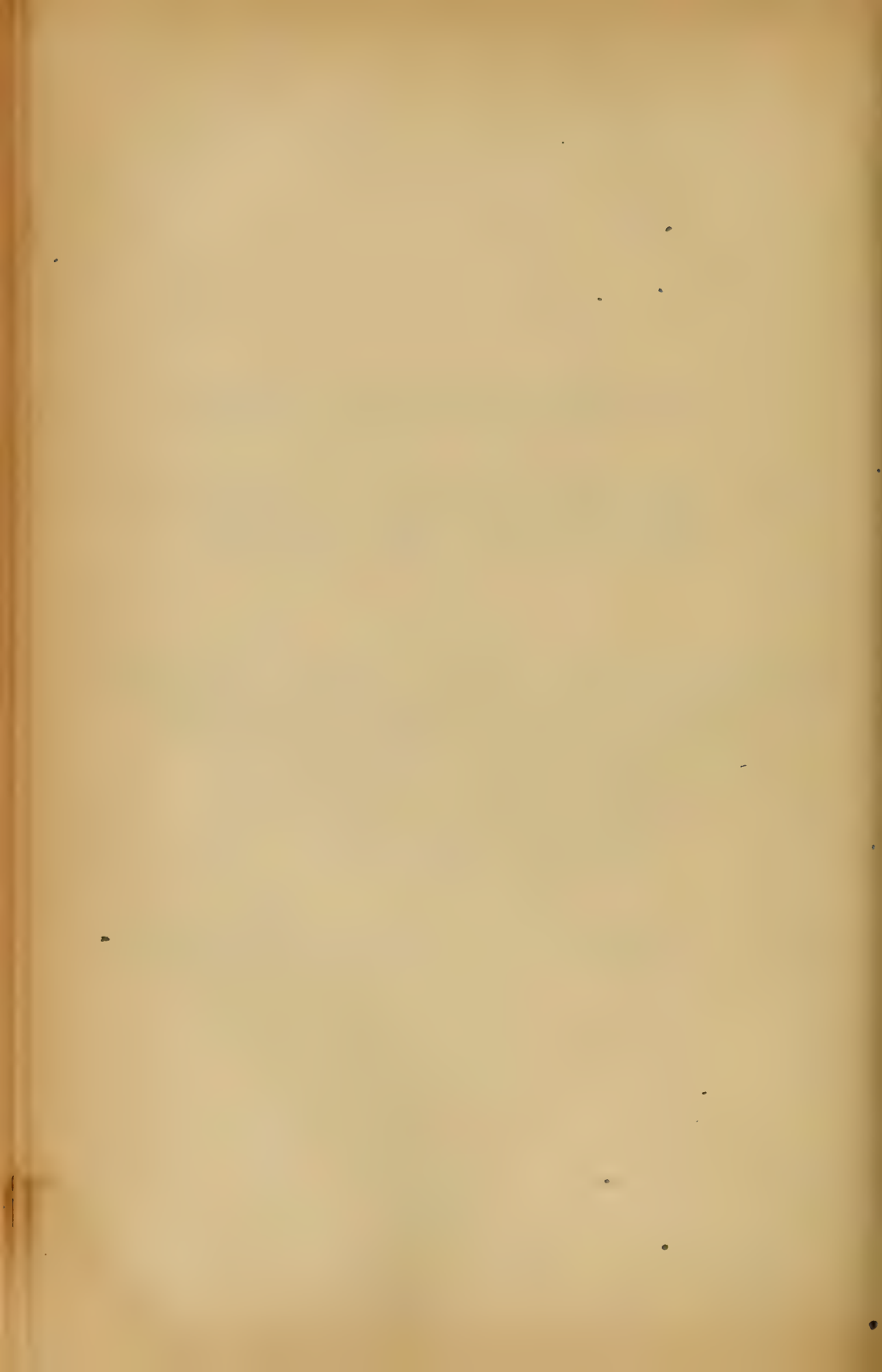
V. EXPENDITURES.

Net amount paid during the year for losses.....	\$10,914.33
Cash dividends paid.....	42,000.00
Paid or allowed for commissions or brokerage.....	43,150.23
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	9,393.33
Paid for state, national, and local taxes.....	2,324.79
All other payments and expenditures.....	68,788.31
Aggregate amount of expenditures during the year, in cash.....	<u>\$176,570.99</u>

FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

— • • • —

ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS
OF THE STOCK-FIRE AND FIRE-MARINE INSURANCE
COMPANIES OF OTHER STATES, AUTHORIZED
TO DO BUSINESS IN THE STATE OF CON-
NECTICUT, SHOWING THEIR CON-
DITION ON THE 31ST DAY
OF DECEMBER, 1873.



AGRICULTURAL INSURANCE COMPANY.

[Organized January 10, 1863.]

LOCATED IN WATERTOWN, N. Y.

JOHN C. COOPER, *President.*

ISAAC MUNSON, *Secretary.*

Attorney in Connecticut, GEO. W. HANOVER, Willimantic.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real Estate owned by the Company, unencumbered,.....	\$67,752.84
Loans on bonds and mortgages, first liens	284,846.20
Interest accrued on Bond and mortgage loans.....	5,990.89
Value of land mortgaged.....	\$868,460.00
Buildings mortgaged, (insured for \$26,600 as collateral).....	289,490.00
Total value of mortgaged premises.....	\$1,157,950.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
Town of Clayton bonds.....	\$6,000.00	\$6,000.00
R. W. & O. R. R. bonds.....	3,000.00	3,000.00
Town of Watertown bonds.....	5,500.00	5,500.00
United States bonds, 5-20s, 1865, new.....	45,500.00	54,201.88
" " " " 1862, registered.....	17,000.00	19,200.60
" " " " 1864, coupon.....	10,000.00	11,475.00
" " " " 1864, registered.....	25,000.00	28,562.50
Canada Dominion stock.....	14,500.00	15,950.00
Utica, Clinton, and Binghamton bonds.....	14,500.00	14,500.00
Village of Carthage bonds.....	5,000.00	5,000.00
Town of Houndsfield bonds.....	1,000.00	1,000.00
Tennessee State bond.....	1,000.00	790.00
St. Lawrence Co. bond.....	100.00	100.00
Town of Wilson bonds.....	10,000.00	10,000.00
Total par and market value.....	\$158,100.00	\$175,279.38

\$175,279.38

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Watertown Fire Insurance Co. stock.....	\$2,000	\$6,000	} \$4,416.11
Bond and mortgages.....	3,000	3,000	
Watertown Fire Insurance Co. stock.....	8,000	24,000	8,000
" " " ".....	2,000	6,000	3,500
" " " ".....	3,000	9,000	3,000
" " " ".....	1,000	3,000	1,000
" " " ".....	5,000	15,000	2,000
" " " ".....	6,000	18,000	4,000
" " " ".....	2,000	6,000	} 7,000
United States bond.....	2,400	2,400	
Bond and mortgages.....	1,000	1,000	} 10,000
D. S. M. Co. bond.....	11,000	11,000	
Certificate award, 574 Canal claim.....	11,762.45	11,762.45	10,000
Homestead Fire Insurance Company stock.....	2,300	2,300	1,500
Bond and mortgage.....	2,200	2,200	197.02
" " " ".....	6,000	6,000	3,258.16
Total par and market value and amount loaned.....	\$68,662.45	\$126,662.45	\$47,901.29
Cash in the company's principal office.....			10,001.49
Cash belonging to the company deposited in bank.....			107,977.10
Interest due and accrued on stocks not included in "market value".....			2,113.38
Interest due and accrued on collateral loans.....			1,806.33
Net Premiums in due course of collection.....			122,351.56
All other property belonging to the company.....			450.00
Aggregate amount of all assets of the company, at their actual value.....			\$826,470.46

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,107.15
Losses unadjusted, including all reported and supposed losses.....	10,485.28
Losses resisted, including interest, costs, and other expenses.....	11,585.76
Net amount of unpaid losses.....	\$26,178.19
Re-insurance at fifty per cent. on fire risks under one year.....	\$50,603.48
Re-insurance <i>pro rata</i> on fire risks running more than one year..	638,032.24
Amount required to safely re-insure all outstanding risks.....	688,635.72
Cash dividends to stockholders remaining unpaid.....	222.00
Total liabilities except capital stock.....	\$715,035.91
Stock capital actually paid up in cash.....	200,000.00
Total liabilities.....	\$915,035.91

Jan. 22, 1874, \$100,000 paid in by stockholders to make up deficiency.

IV. INCOME.

Gross cash received for premiums.....	\$636,772.10
Deduct re-insurance, rebate, abatement, and return premiums.....	42,212.31
Net cash actually received for premiums.....	\$594,559.79
Received for interest on bonds and mortgages.....	20,632.35

Interest and dividends on stocks and bonds, and from all other sources.....	12,225.58
Income received from all other source.....	2,393.95
Aggregate amount of income received during the year in cash.....	\$629,811.67

V. EXPENDITURES.

Gross amount paid for losses.....	\$309,512.80
Deduct re-insurance.....	8,519.50
Net amount paid for losses.....	\$300,993.30
Cash dividends actually paid.....	40,000.00
Paid or allowed for commissions or brokerage.....	102,239.35
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	55,048.62
Paid for state, national, and local taxes.....	6,215.18
All other payments and expenditures.....	21,647.62
Aggregate amount of expenditures during the year, in cash.....	\$526,144.07

ALEMANNIA INSURANCE COMPANY.

LOCATED IN CLEVELAND, OHIO.

[Incorporated, March 21, 1870.]

WILLIAM MEYER, *President.*G. PLASMAN, *Secretary.*

Attorney in Connecticut, C. B. BOWERS, New Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$250,000.00
Whole amount of capital actually paid up in cash.....	250,000.00

II. ASSETS.

Loans on bond and mortgage, first liens, not more than one year's interest due..	\$92,346.83
Loans on bond and mortgage, more than one year's interest due.....	185,475.00
Interest due and accrued on bond and mortgage loans.....	39,510.70
Value of lands mortgaged.....	\$1,953,000
Value of buildings mortgaged.....	180,000
Total value of mortgaged premises.....	\$2,133,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
City of Cleveland bonds.....	\$23,000.00	\$23,000.00	
United States bonds, '67 coupon.....	2,400.00	2,736.00	
Total par and market value.....	\$25,400.00	\$25,736.00	\$25,736.00

Loans on notes and mortgages held as collateral.....	18,654.71
Cash in the company's principal office.....	1,153.80
Cash belonging to the company deposited in bank.....	21,339.84
Interest due and accrued on stocks not included in "market value".....	690.00
Interest due and accrued on collateral loans.....	1,800.00
Gross Premiums in due course of collection.....	57,134.17
Aggregate amount of all assets, at their actual value.....	\$443,841.05

III. LIABILITIES.

Losses adjusted and unpaid.....	\$18,075.10
Losses unadjusted, including all reported and supposed losses....	19,626.41
Losses resisted, including interest, costs, and other expenses....	6,500.00
Net amount of unpaid losses.....	\$44,201.51
Re-insurance at fifty per cent. on fire risks under one year.....	\$103,246.51
Re-insurance <i>pro rata</i> on fire risks running more than one year.....	14,650.70
Amount required to safely re-insure all outstanding risks.....	117,897.27
Due for commissions and brokerage.....	13,154.01
Total amount of liabilities, except capital stock.....	\$175,252.79
Stock capital actually paid up in cash.....	250,000.00
Surplus beyond capital.....	18,588.26
Aggregate amount of liabilities, capital stock and surplus.....	\$443,841.05

IV. INCOME.

Gross cash received for premiums.....	\$349,551.08
Deduct re-insurance, rebate, abatement, and return premiums.....	99,393.61
Net cash actually received for premiums.....	\$250,157.47
Received for interest on bonds and mortgages.....	7,650.00
Income received from all other sources.....	701.85
Received for assessment on capital.....	\$62,500.00
Aggregate amount of income received during the year in cash.....	\$258,509.32

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$180,217.63
Paid or allowed for commissions or brokerage.....	72,825.00
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	6,194.33
Paid for state, national, and local taxes.....	7,704.98
All other payments and expenditures.....	30,804.62
Aggregate amount of expenditures during the year, in cash.....	\$297,746.56

ALLEMANIA FIRE INSURANCE COMPANY.

LOCATED IN PITTSBURGH, PENN.

[Incorporated April 27th, 1868.]

ROBERT C. SCHMERTZ, *President.*

CHAS. F. HERROSEE, *Secretary.*

Attorney in Connecticut, GEO. S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	150,000.00

II. ASSETS.

Loans on bond and mortgage, first liens.....	\$312,427.94
Loans on bond and mortgage, in process of foreclosure.....	4,000.00
Interest due and accrued on bonds and mortgage loans.....	6,581.26
Total value of mortgaged premises.....	\$936,600.00
Cash in the company's principal office.....	11,635.23
Cash belonging to the company deposited in bank.....	41,695.02
Cross premiums in due course of collection.....	53,063.81
Aggregate amount of all assets of the company, at their actual value.....	<u>\$429,403.26</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$9,170.30
Losses unadjusted, including all reported and supposed losses....	3,760.00
Losses resisted, including interest, costs, and other expenses....	2,275.96
Net amount of unpaid losses.....	\$15,206.26
Re-insurance at fifty per cent. on fire risks under one year.....	\$171,247.91
Re-insurance <i>pro rata</i> on fire risks running more than one year..	24,016.88
Amount required to safely reinsure all outstanding risks.....	195,264.79
Due and accrued for salaries, rent, advertising, etc.....	218.25
Due for commissions and brokerage.....	13,265.95
Total liabilities except capital stock.....	\$223,955.25
Stock capital actually paid up in cash.....	150,000.00
Surplus beyond capital.....	55,448.01
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$429,403.26</u>

IV. INCOME.

Gross cash received for premiums.....	\$393,412.72
Deduct re-insurance, rebate, abatement, and return premiums.....	48,861.75
Net cash received for premiums.....	\$344,550.97
Received for interest on bonds and mortgages.....	24,488.43
Aggregate amount of income received during the year in cash.....	<u>\$369,039.40</u>

V. EXPENDITURES.

Net amount paid for losses.....	\$108,069.64
Cash dividends actually paid.....	10,000.00
Paid or allowed for commissions or brokerage.....	90,277.73
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	10,856.24
Paid for state, national, and local taxes.....	9,218.65
All other payments and expenditures.....	26,543.02
Aggregate amount of expenditures during the year, in cash.....	<u>\$254,965.28</u>

AMAZON INSURANCE COMPANY.

LOCATED IN CINCINNATI, OHIO.

[Incorporated Oct. 1st, 1871.]

GAZZAM GANO, *President.*

BYRON D. WEST, *Secretary.*

Attorney in Connecticut, RALPH GILLET, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens,) not more than one year's interest due..	\$164,624.37
Loans on bond and mortgage, (first liens,) more than one year's interest due....	262,980.00
Interest due and accrued on bond and mortgage loans.....	38,408.88
Value of the land mortgaged.....	\$727,717.00
Buildings, (insured for \$157,600.).....	491,950.00
Total value of mortgaged premises.....	<u>\$1,219,667.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States bonds, 10-40s, registered.....	\$125,000.00	\$129,062.50	
“ “ “ 10-40s, coupon.....	22,300.00	25,199.00	
“ “ “ 5-20s, July, '65.....	45,500.00	52,200.00	
South Carolina State bonds.....	20,000.00	2,500.00	
Mississippi State bonds.....	15,000.00	11,432.12	
Alabama State bonds.....	10,000.00	6,822.75	
Westwood School bonds, Ohio.....	8,500.00	8,100.00	
Union County “ “.....	2,600.00	2,400.00	
Delaware City “ “.....	2,000.00	1,800.00	
Elmon City “ “.....	3,000.00	2,700.00	
Piqua Water Works bonds, Ohio.....	10,000.00	8,000.00	
Total par and market value.....	\$263,900.00	\$260,216.37	\$260,216.37

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Pomeroy Iron Co. stock.....	3,000	3,000	} 3,347.89	
United States bond.....	1,000	1,100		
Total par and market value and amount loaned.....	\$4,000	\$4,100	\$3,347.89	\$3,347.89

Cash in the Company's principal office.....	}	21,858.45
Cash belonging to the Company deposited in bank.....		
Net premiums in due course of collection.....		57,765.05
Bills receivable, taken for fire and inland navigation risks.....		29,000.89
Due from other insurance companies.....		4,277.85
Furniture, &c.....		\$5,000.00
Aggregate amount of all assets of the Company, at their actual value....		\$842,479.75

III. LIABILITIES.

Losses adjusted and unpaid.....	\$29,177.26	
Losses unadjusted, including all reported or supposed losses.....	44,453.05	
Losses resisted, including interest, costs and other expenses.....	23,904.69	
Total gross amount of claims for losses.....	\$102,535.00	
Deduct re-insurance.....	3,958.65	
Net amount of unpaid losses.....		\$98,576.35
Re-insurance at 50 per cent. on fire risks under one year.....	\$185,369.02	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	34,345.31	
Re-insurance at 50 per cent. on inland navigation risks.....	14,006.25	
Amount required to safely re-insure all outstanding risks.....		233,720.58
Due and accrued for salaries, rent, etc.....		3,000.00
All other demands against the company, for taxes, &c.....		7,000.00
Total liabilities except capital stock.....		\$342,296.93
Stock capital actually paid up in cash.....		500,000.00
Surplus beyond capital.....		182.82
Aggregate amount of liabilities, capital stock and surplus.....		\$842,479.75

IV. INCOME.

	Fire.	Inland.	
Gross cash received for premiums.....	\$548,620.58	\$108,103.99	
Deduct re-insurance and return premiums.....	154,040.01	28,484.07	
Net cash received for premiums.....	<u>\$394,580.57</u>	<u>\$79,619.92</u>	\$474,200.49
Bills and notes for unpaid premiums.....		29,000.89	
Received for interest on bonds and mortgages.....			24,051.28
Interest and dividends on stocks and bonds and from all other sources.....			16,256.17
Aggregate income received during the year in cash.....			<u>\$514,507.94</u>

V. EXPENDITURES.

	Fire.	Inland.	
Gross amount paid for losses.....	\$386,114.81	\$110,855.61	
Deduct salvages and re-insurance.....	10,518.29	5,435.57	
Net amount paid during the year for losses.....	<u>\$375,596.52</u>	<u>\$105,420.04</u>	\$481,016.56
Paid or allowed for commissions or brokerage.....			77,376.00
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....			38,554.40
Paid state, national, and local taxes, in this and other states.....			13,867.70
All other payments and expenditures.....			80,331.50
Aggregate amount of expenditures during the year, in cash.....			<u>\$691,146.25</u>

AMERICAN FIRE INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated, Feb. 28th, 1810.]

THOMAS R. MARIS, *President.*ALBERT C. L. CRAWFORD, *Secretary.*

Attorney in Connecticut, J. N. CRANDALL, Norwich.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	400,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$150,100.00
Loans on bonds and mortgages, (first liens).....	454,489.50
Interest due and accrued on bonds and mortgage loans.....	7,376.42

Value of lands mortgaged.....	\$333,775.00
Buildings mortgaged, (insured for \$365,800,).....	685,775.00
Total value of mortgaged premises.....	\$1,019,550.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
North Pennsylvania R. R. Co. stock.....	\$5,000.00	\$4,700.00	
Philadelphia & Lancaster Turnpike Co. stock...	900.00	180.00	
Coal Ridge Improvement & Coal Co. loan.....	10,000.00	8,000.00	
City and County of Erie, Penn., loan.....	1,600.00	1,120.00	
Elmira & Williamsport R. R. Co. 5 p. ct. loan..	1,000.00	570.00	
Harrisburgh, P., Mt. J. & Lan. R. R. Co. loan..	10,000.00	9,400.00	
Delaware R. R. Co. loan, guaranteed.....	5,000.00	4,500.00	
Susquehanna Canal Co. loan.....	7,000.00	4,900.00	
Schuylkill Navigation Co. loan, 1st mortgage....	12,000.00	9,360.00	
“ “ “ 1882 mortgage....	1,225.00	857.50	
Chesapeake & Delaware Canal Co. loan.....	10,000.00	8,800.00	
Little Schuylkill R. R. & Nav. Co. 7 p. ct. loan..	5,000.00	4,950.00	
Del. Division Canal Co. loan, 1st mortgage.....	15,000.00	13,500.00	
D. & R. C. and C. & A. R. R. & T. Co. loan, '75.	3,000.00	2,940.00	
“ “ “ 1st m't'g.	24,000.00	22,320.00	
Lehigh Coal & Nav. Co. loan, '84, 1st mortgage..	20,000.00	18,000.00	
State of Tennessee 5 per cent. loan.....	10,000.00	7,000.00	
State of Tennessee 6 per cent. loan.....	10,000.00	8,000.00	
Franklin Institute of Phil. 5 per cent. loan.....	2,500.00	1,750.00	
Am. Steamship Co. loan, guar. by Pa. R. R. Co.	15,000.00	10,500.00	
Total par and market value,.....	\$168,225.00	\$141,347.50	\$141,347.50

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Buck Mountain Coal Co. stock.....	\$5,250	\$3,150	\$1,850	
Pennsylvania R. R. Co. stock.....	9,250	8,695 }	8,720	
Philadelphia Warehouse Co. stock.....	2,400	1,500 }		
Penn. Salt Manufacturing Co. stock.....	20,000	28,000	19,000	
Little Schuylkill Nav., R. R. & Coal Co. stock.....	10,000	9,400	5,000	
Susquehanna Canal Co. loan.....	5,000.	3,500	2,901.68	
Cambria Iron Co. stock.....	25,000	30,000	10,000	
Pennsylvania R. R. Co. stock.....	4,450	4,183	2,500	
American Fire Insurance Co. stock.....	3,000	2,430	3,500	
Penn. Salt Manufacturing Co. stock.....	5,000	7,000 }	8,000	
Lehigh Valley R. R. Co. stock.....	5,000	5,800 }		
Delaware County National Bank stock.....	3,500	4,200	3,000	
United States 5-20 loan, '65.....	17,000	19,550	16,250	
Lehigh Valley R. R. Co. stock.....	10,000	11,600	10,000	
Pennsylvania R. R. Co. stock.....	20,000	18,800	15,000	
“ “ “	5,000	4,700 }	5,000	
Philadelphia and Reading R. R. Co. stock.....	5,000	5,700 }		
Total par and market value and amount loaned.....	\$154,850	\$168,208	\$110,721.68	\$110,721.68

Loans on ground rents, well secured.....	41,040.83
Cash in the company's principal office.....	1,972.05
Cash belonging to the company deposited in bank.....	27,306.18

Interest due and accrued on stocks not included in "market value".....	2,549.74
Interest due and accrued on collateral loans.....	577.29
Net premiums in due course of collection.....	14,847.05
All other property belonging to the company.....	336.26
Aggregate amount of assets of the company at their actual value.....	<u>\$952,664.50</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,416.03
Losses unadjusted, including all reported and supposed losses.....	29,786.22
Net amount of unpaid losses.....	<u>\$33,202.25</u>
Re-insurance at fifty per cent. on fire risks under one year.....	\$163,537.88
Re-insurance <i>pro rata</i> on fire risks running more than one year..	32,812.82
Amount required to safely re-insure all outstanding risks.....	196,350.70
Amount reclaimable by the insured on perpetual fire risks.....	265,599.56
All other demands against the company.....	495.50
Total amount of liabilities.....	<u>\$495,648.01</u>
Stock capital actually paid up in cash.....	400,000.00
Surplus beyond capital.....	57,016.49
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$952,664.50</u>

IV. INCOME.

Gross cash received for premiums.....	\$419,364.18
Deduct re-insurance, rebate, abatement and return premiums..	45,720.99
Net cash actually received for premiums.....	<u>\$373,643.19</u>
Received for interest on bonds and mortgages.....	29,159.44
Interest and dividends on stocks and bonds, and from all other sources.....	16,052.79
Income received from all other sources.....	8,621.66
Deposit premiums (less 5 per cent.) received for perpetual fire risks,	\$9,493.44
Aggregate amount of income received during the year in cash.....	<u>\$427,477.08</u>

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$460,948.16
Cash dividends paid.....	862.50
Paid or allowed for commissions or brokerage.....	79,727.14
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	10,883.25
Paid for state, national, and local taxes.....	9,726.73
All other payments and expenditures.....	5,162.78
Deposit premium returned on perpetual fire risks.....	\$7,080.85
Aggregate amount of expenditures during the year, in cash.....	<u>\$567,310.56</u>

AMERICAN CENTRAL INSURANCE COMPANY.

LOCATED IN ST. LOUIS, Mo.

[Incorporated February, 1853.]

GEORGE P. PLANT, *President*.GEORGE T. CRAM, *Secretary*.

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$275,000.00
---	--------------

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States bonds, currency 6s, registered....	\$200,000.00	\$230,000.00	
“ “ “ new coin loan, registered..	50,000.00	56,000.00	
Missouri 6 per cent. bonds, (short).....	250,000.00	240,000.00	
Total par and market value.....	\$500,000.00	\$526,000.00	\$526,000.00

Cash in the company's principal office.....	\$520.00
Cash belonging to the company deposited in bank	19,841 92
Gross premiums in due course of collection.....	80,993.03
Office furniture.....	\$7,500.00
Aggregate amount of assets, at their actual value.....	\$627,354.95

III. LIABILITIES.

Losses adjusted and unpaid.....	\$28,144.98
Losses unadjusted, including all reported and supposed losses....	10,800.00
Losses resisted, including interest, costs and expenses.....	10,500.00
Net amount of unpaid losses.....	\$49,444.98
Re-insurance at fifty per cent on fire risks under one year....	\$218,495.75
Re-insurance <i>pro rata</i> on fire risks running more than one year.	55,745.17
Amount required to safely re-insure all outstanding risks.....	274,240.92
Due for commissions and brokerage.....	12,148.95
Total liabilities, except stock capital.....	\$335,834.85
Stock capital actually paid up in cash.	275,000.00
Surplus beyond capital.....	16,520.10
Aggregate amount of liabilities, stock and surplus.....	\$627,354.95

IV. INCOME.

	Fire.	Inland.	
Gross cash received for premiums.....	\$621,227.85	\$46,701.25	
Deduct re-insurance and return premiums....	69,564.05	13,336.89	
Net cash actually received for premiums.....	\$551,663.85	\$33,364.36	\$585,028.21
Received for interest on bonds and mortgages.....			23,890.32
Interest and dividends on stocks and bonds, and from all other sources.....			2,345.44
Aggregate amount of income received during the year in cash.....			\$611,263.97

V. EXPENDITURES.

	Fire.	Inland.	
Net amount paid during the year for losses.....	\$296,607.22	\$38,650.67	\$335,257.89
Cash dividends actually paid.....			10,816.50
Paid or allowed for commissions or brokerage.....			93,679.92
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....			30,296.72
Paid for state, national, and local taxes.....			12,692.72
All other payments and expenditures.....			41,883.90
Aggregate amount of expenditures during the year, in cash.....			\$524,627.65

ARCTIC FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated July 18, 1853.]

VINCENT TILYU, *President.*CHARLES BAMBURGH, *Secretary.*

Attorney in Connecticut, SILAS CHAPMAN, JR., Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, first liens.....	\$39,500 00
Interest accrued on bond and mortgage loans.....	316 36
Value of lands mortgaged.....	\$15,000.00
Buildings mortgaged, (insured for 27,000.00).....	30,000.00
Total value of mortgaged premises.....	\$75,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 6's, currency bonds, registered....	\$145,000.00	\$166,025.00	
Total market value.			\$166,025.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
United States 5-20 bonds.....	\$6,000	\$6,900	} \$10,000	
Harlem R. R. Co. stock.....	5,000	6,000		
Total par and market value and amount loaned.	\$11,000	\$12,900	\$10,000	\$10,000.00

Cash in the company's principal office.....	1,770.23
Cash belonging to the company deposited in bank.....	14,656.68
Interest accrued on bank deposits.....	66.95
Gross premiums in due course of collection.....	4,462.87
Bills receivable, not matured, taken for fire, marine, and inland risks.....	383.75
Salvage claims on losses paid.....	8,356.13
Rents accrued.....	1,366.66
Aggregate amount of all the assets of the company at their actual value....	\$246,904.63

III. LIABILITIES.

Losses adjusted and unpaid.....	\$412.87	
Losses unadjusted, including all reported and supposed losses....	5,352.44	
Losses resisted, including interest, costs, and expenses thereon....	3,950.00	
Total gross amount of claims for losses.....	\$9,715.31	
Deduct re-insurance.....	2,740.31	
Net amount of unpaid losses.....		\$6,975.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$26,636.23	
Re-insurance <i>pro rata</i> on fire risks running more than one year...	1,191.48	
Re-insurance on inland risks at 50 per cent.....	73.13	
Amount required to safely re-insure all outstanding risks.....		27,900.84
Cash dividends to stockholders remaining unpaid.....		856.00
Due and accrued for salaries, rent, advertising, etc.....		1,924.80
All other demands against the company.....		1,554.94
Total amount of liabilities.....		\$39,211.58
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		7,693.05
Aggregate amount of liabilities, capital stock and surplus.		\$246,904.63

IV. INCOME.

	Fire.	Marine & Inland.	
Gross premiums received in cash.....	\$106,706.76	\$27,379.92	
Cash received on bills and notes taken for prem's,		7,495.50	
Gross cash received for premiums.....	\$106,706.76	\$34,875.42	
Deduct re-insurance and return premiums....	22,759.41	9,935.63	
Net cash actually received for premiums.....	\$83,947.35	\$24,939.79	108,887.14

Received for interest on bonds and mortgages.....	3,209.91
Interest and dividends on stocks and bonds, and from all other sources.....	12,745.36
Received for rents.....	4,490.00
Received for calls on capital.....	\$40,000.00
Aggregate amount of income received during the year in cash.....	<u>\$129,332.41</u>

V. EXPENDITURES.

	Fire.	Marine & Incl'd.	
Gross amount paid for losses.....	\$138,790.51	\$35,565.22	
Deduct salvages and re-insurance.....	4,985.62	16,698.06	
Net amount paid during the year for losses.....	<u>\$133,804.89</u>	<u>\$18,867.16</u>	\$152,672.05
Cash dividends paid.....			9,429.00
Paid or allowed for commissions or brokerage.....			12,841.44
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....			16,792.04
Paid for state, national, and local taxes.....			1,884.60
All other payments and expenditures.....			<u>8,371.36</u>
Aggregate amount of expenditures during the year, in cash.....			<u>\$201,990.49</u>

ATLANTIC INSURANCE COMPANY.

LOCATED IN BROOKLYN, N. Y.

[Incorporated, Dec. 30th, 1871.]

JOHN D. COCKS, *President.*WILLIAM D. CORNELL, *Secretary.*

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens,).....	35,000.00
Interest due and accrued on bond and mortgage loans.....	408.33
Value of the lands mortgaged.....	\$46,500.00
Buildings mortgaged, (insured for \$34,200.00).....	49,500.00
Total value of mortgaged premises.....	<u>\$96,000.00</u>

Stocks and bonds owned by the Company.

	Par Value.	Market Value.	
United States registered bonds, 1881.....	\$50,000.00	\$58,000.00	
“ “ “ “ 1865.....	50,000.00	57,500.00	
“ “ coupon bonds, 1865.....	75,000.00	87,000.00	
City of Richmond 8 per cent. bonds.....	10,000.00	10,000.00	
South Carolina 6 per cent. bonds.....	20,000.00	2,400.00	
Total par and market value.....	\$205,000.00	\$214,900.00	\$214,900.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Gas Light Co. stock, Baltimore.....	\$10,000	\$16,500	\$10,000	
Public Park bonds, city of Brooklyn.....	5,000	5,000	4,000	
Elizabeth City bonds.....	3,000	2,820	2,500	
“ “ “ “ “ “.....	2,000	1,880	1,000	
Home Life Insurance Co. stock.....	1,000	1,510	1,000	
United States 5 20 bonds.....	1,000	1,060	1,000	
St. Louis, Terre Haute & Alton R. R. Co. bond.....	1,000	730	300	
Delaware, Lackawana & W. R. R. Co. stock.....	45,000	45,000 }	40,000	
Pacific R. R. 7 per cent. bonds.....	3,000	2,100 }		
King's County Ocean Parkway bonds.....	2,000	2,000 }	2,500	
Safe Deposit Co. stock, Brooklyn.....	1,000	1,000 }		
Total par and market value and amount loaned.....	\$74,000	\$79,690	\$62,300	\$62,300.00

Cash in the company's principal office.....	17,439.49
Cash belonging to the company deposited in bank.....	19,657.64
Interest due and accrued on collateral loans.....	670.52
Gross premiums in due course of collection.....	22,467.91
Aggregate amount of assets of the company, at their actual value.....	\$372,843.89

III. LIABILITIES.

Net amount of unpaid losses.....	\$16,764.16
Re-insurance at fifty per cent. on fire risks under one year.....	\$99,346.10
Re insurance <i>pro rata</i> on fire risks running more than one year... ..	4,043.72
Amount required to safely re-insure all outstanding risks.....	103,389.82
Due for commissions and brokerage.....	2,922.49
Total liabilities except stock.....	\$123,076.47
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	49,767.42
Aggregate amount of liabilities, capital stock and surplus.....	\$372,843.89

IV. INCOME.

Gross premiums received in cash.....	\$349,249.22
Deduct re-insurance, rebate, abatement and return premiums.....	38,575.45
Net cash actually received for premiums.....	310,673.77
Received for interest on bonds and mortgages.....	2,406.13
Interest and dividends on stocks and bonds and from all other sources.....	14,850.77
Aggregate amount of income received during the year, in cash.....	\$327,930.67

V. EXPENDITURES.

Gross amount paid for losses.....	\$170,411.77	
Deduct salvages.....	72.95	
Net amount paid during the year for losses.....		\$170,338.82
Cash dividends actually paid.....		20,000.00
Paid or allowed for commissions or brokerage.....		32,540.27
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		14,366.46
Paid for state, national, and local taxes.....		4,435.44
All other payments and expenditures.....		20,288.87
Aggregate amount of expenditures during the year, in cash.....		\$261,969.86

ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

LOCATED IN PROVIDENCE, R. I.

[Incorporated May, 1852.]

J. S. PARISH, *President.*T. W. HAYWARD, JR., *Secretary.*

Attorney in Connecticut, WILLIAM E. BAKER, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$145,780.26
---	--------------

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Northern Bank stock, Providence.....	\$12,000.00	\$12,000.00	
American Exch. National Bank stock, N. Y....	2,100.00	2,289.00	
Delaware and Hudson Canal Co. stock.....	13,300.00	15,827.00	
Michigan Central R. R. Co. stock.....	10,400.00	9,360.00	
R. I. Safe Deposit Co. stock.....	1,000.00	1,000.00	
City of Elizabeth, N. J., bonds.....	10,000.00	10,000.00	
Chicago, Burlington & Quincy R. R. bonds....	10,000.00	10,000.00	
Total par and market value.....	\$58,800.00	\$60,476.00	\$60,476.00

Loaned on Collaterals.

	Par value.	Market value.	Amount loaned.
National Exchange Bank stock, Providence.....	\$800	\$960	\$779.22
Union Bank stock, ".....	500	560	558.59
Nicholson Fire Co. stock, ".....	9,250	7,400	5,331.69
American Steamboat Co. stock, ".....	3,000	3,000	362.50
Mechanics Nat. Bank stock, ".....	750	900	750.00
Providence Gas Co. stock, ".....	2,200	3,960	1,712.50
Lexington Copper Mining Co. stock.....	1,950	780	167.50
Total par and market value and amount loaned.....	\$18,450	\$17,560	\$9,662.00

Cash in the Company's principal office.....	3,680.94
Cash belonging to the company deposited in bank.....	39.28
Interest due and accrued on collateral loans.....	130.08
Gross premiums in due course of collection.....	10,617.36
All other property belonging to the company, viz: rents due and accrued.....	962.37
Aggregate amount of all assets, stated at their actual value.....	\$231,348.29

III. LIABILITIES.

Losses adjusted and unpaid.....	\$286.58
Losses unadjusted, including all reported and supposed losses....	4,050.63
Losses resisted, including interest, costs, and expenses.....	450.00
Net amount of unpaid losses.....	\$4,787.21
Re-insurance at fifty per cent. on fire risks under one year.....	\$24,704.73
Re-insurance <i>pro rata</i> on fire risks running more than one year..	3,595.41
Re-insurance on marine risks.....	641.53
Amount required to safely re-insure all outstanding risks.....	28,941.67
Cash dividends to stockholders remaining unpaid.....	236.00
Due and accrued for salaries, rent, advertising, etc.....	465.72
Due for commissions and brokerage.....	1,325.93
Total liabilities, except capital stock.....	\$35,756.53
Stock capital actually paid up in cash.....	200,000.00
Aggregate amount of liabilities, and capital stock.....	\$235,756.53

IV. INCOME.

	Fire.	Marine.	
Gross cash received for premiums.....	\$63,482.11	\$23,048.00	
Deduct re-insurance and return premiums....	14,740.53	291.25	
Net cash actually received for premiums....	\$48,741.58	\$22,756.75	\$71,498.33
Interest and dividends on stocks and bonds, and from all other sources.....			8,597.50
Income received from rents.....			12,631.44
Aggregate amount of income received during the year in cash.....			\$92,727.27

V. EXPENDITURES.

	Fire.	Marine.	
Gross amount paid for losses.....	\$164,872.90	\$34,789.65	
Deduct salvages and re-insurance.....	12.05	1,298.72	
Net amount paid during the year for losses.....	<u>\$164,860.85</u>	<u>\$33,490.93</u>	\$198,351.78
Cash dividends paid.....			260.00
Paid or allowed for commissions or brokerage.....			8,971.33
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			7,640.82
Paid for state, national, and local taxes.....			2,089.16
All other payments and expenditures.....			3,156.82
Aggregate amount of expenditures during the year, in cash.....			<u><u>\$220,469.91</u></u>

ATLANTIC AND PACIFIC INSURANCE COMPANY.

LOCATED IN CHICAGO, ILL.

[Incorporated April 25th, 1872.]

RUSSELL J. WATERS, *Vice-President.*CHESTER D. HOOKER, *Secretary.*

Attorney in Connecticut, SILAS CHAPMAN, JR., Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	224,500.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$5,000.00
Loans on bond and mortgage, first liens	\$181,100.00
Interest accrued on bonds and mortgage loans.....	7,821.89
Value of the land mortgaged.....	\$386,860.00
Value of buildings mortgaged, (insured for \$9,700).....	15,000.00
Total value of mortgaged premises.....	<u><u>\$401,860.00</u></u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Platt County, Ill., Township 10 per ct. bonds....	\$4,000.00	\$4,000.00	
United States Gov. bonds.....	18,100.00	20,718.67	
Chicago West Div. Railway Co. stock.....	3,000.00	4,950.00	
Cook County, Ill., bonds.....	3,000.00	3,000.00	
Chicago City Water Loan 7 per cent. bonds.....	1,000.00	1,000.00	
Total par and market value.....	<u><u>\$29,100.00</u></u>	<u><u>\$33,668.67</u></u>	\$33,668.67

Notes, secured by endorsements.....	\$9,005.40	
Cash in the Company's principal office.....		1,149.24
Cash belonging to the company deposited in bank.....		46,079.53
Cash in hands of agents.....		8,498.14
Gross premiums in due course of collection.....		27,539.58
All other property belonging to the company.....		6,024.81
Office furniture and personal property.....	\$4,257.04	
Aggregate amount of assets, at their actual value.....		\$316,881.86

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,214.61	
Losses unadjusted, including all reported and supposed losses...	3,750.00	
Net amount of unpaid losses.....		\$7,964.61
Re-insurance at 50 per cent. on fire risks under one year.....	\$88,016.65	
Re insurance <i>pro rata</i> on fire risks running more than one year..	1,566.13	
Amount required to safely re-insure all outstanding risks.....		89,582.78
Due and accrued for salaries, rent, advertising, etc.....		475.32
All other demands against the company.....		6,884.39
Total amount of liabilities, except capital stock.....		\$104,907.10
Stock capital actually paid up in cash.....		224,500.00
Aggregate amount of liabilities, and capital stock.....		\$329,407.10

IV. INCOME.

Gross cash received for premiums.....	\$222,752.41	
Deduct re-insurance, rebate, and return premiums.....	29,745.32	
Net cash actually received for premiums.....		\$193,007.09
Received for interest on bonds and mortgages.....		2,632.00
Interest and dividends on stocks and bonds, and from all other sources.....		935.13
Aggregate amount of income received during the year in cash.....		\$196,574.22

V. EXPENDITURES.

Net amount paid during the year for losses.....		\$11,848.61
Paid or allowed for commissions or brokerage.....		37,916.31
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		18,559.55
Paid for state, national, and local taxes.....		1,320.22
All other payments and expenditures.....		29,763.47
Aggregate amount of expenditures during the year, in cash.....		\$99,408.16

BANGOR INSURANCE COMPANY.

LOCATED IN BANGOR, MAINE.

[Incorporated Feb., 1872.]

M. LINCOLN, *President.*I. S. CHADWICK, *Secretary.*

Attorney in Connecticut, L. W. SPERRY, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,520.00

II. ASSETS.

Loans on bonds and mortgages, first liens.....	213,660.00
--	------------

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Orono National Bank stock.....	\$5,000	\$6,000	\$4,500	
First National Bank stock.....	1,200	2,700	1,600	
Mercantile National Bank stock.....	3,050	3,750	2,700	
Kenduskeag National Bank stock.....	2,000	2,700	1,800	
Maine Telegraph Co. stock.....	1,200	1,800	1,080	
Bangor Boom Co. stock.....	2,700	2,970	1,800	
Burlington & Cedar Rapids R. R. stock.....	1,000	900	975	
Dexter town bonds.....	2,200	2,116	1,800	
Maine Central R. R. bonds.....	360	300	270	
United States 5 20 bonds.....	3,000	3,300	1,800	
Penobscot Boom and Old own Bridge Co. stock.....	1,000	1,100	900	
Androscoggin & Kennebeck R. R. bonds.....	2,000	6,000	4,500	
United States bonds.....	1,000			
State of Maine bonds.....	2,000			
Total par and market value and amount loaned.....	\$28,250	\$33,636	\$23,725	\$23,725.00

Cash in the company's principal office.....	690.98
Cash belonging to the company deposited in bank.....	6,152.50
Interest due and accrued on collateral loans.....	26,333.00
Net Premiums in due course of collection.....	11,328.75
Bills receivable, taken for fire, marine, and inland risks.....	33,327.88
Aggregate amount of all assets of the company, at their actual value.....	\$315,218.11

III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,265.10
Losses unadjusted, including all reported and supposed losses.....	4,880.00
Net amount of unpaid losses.....	\$13,145.10
Re-insurance at fifty per cent. on fire risks under one year.....	\$24,746.99

Re-insurance <i>pro rata</i> on fire risks running more than one year..	6,477.09
Re-insurance on unexpired marine risks.....	30,327.88
Amount required to safely re-insure all outstanding risks.....	61,551.96
Due and to become due for borrowed money.....	42,143.33
All other demands against the company.....	63.22
Total liabilities except capital stock.....	\$116,903.61
Stock capital actually paid up in cash.....	200,520.00
Aggregate amount of liabilities and capital.....	\$317,423.61

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross premiums received in cash.....	\$71,352.23		
Cash rec'd on bills and notes taken for premiums..		\$54,617.83	
Gross cash received for premiums.....	\$71,352.23	\$54,617.83	
Deduct re-insurance and return premiums.....	8,943.94	866.00	
Net cash actually received for premiums.....	\$62,408.29	\$53,751.83	\$116,160.12
Bills and notes received for premiums, remaining unpaid....		\$33,327.88	
Aggregate amount of income received during the year in cash.....			\$116,160.12

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Gross amount paid for losses.....	\$107,248.3	\$36,868.63	
Deduct salvages and re-insurance.....	230.07	365.66	
Net amount paid for losses.....	\$107,018.32	\$36,502.97	\$143,521.29
Paid or allowed for commissions or brokerage.....			15,493.16
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			3,465.25
Paid for state, national, and local taxes.....			717.51
All other payments and expenditures, including interest on borrowed money....			5,520.29
Aggregate amount of expenditures during the year, in cash.....			\$168,717.50

BLACK RIVER INSURANCE COMPANY.

LOCATED IN WATERTOWN, N. Y.

[Organized, March 23, 1872.]

GEORGE F. PADDOCK, *President.*J. P. MOULTON, *Secretary.*

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$250,000.00
Whole amount of capital actually paid up in cash.....	250,000.00

II. ASSETS.

Real Estate owned by the Company, unencumbered.....	\$18,000.00
Loans on bond and mortgage, first liens, not more than one year's interest due..	\$174,534.00
Loans on bond and mortgage, more than one year's interest due.....	14,775.00
Interest due and accrued on bond and mortgage loans.....	7,067.54
Value of lands mortgaged.....	\$257,400
Value of buildings mortgaged, (insured for \$75,650).....	224,650
Total value of mortgaged premises.....	<u>\$482,050</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
City of Manistee, Mich., bonds.....	\$400.00	\$400.00	\$400.00
Cash in the company's principal office.....			5,435.12
Cash belonging to the company deposited in bank.....			56,526.45
Gross Premiums in due course of collection.....			32,742.35
Bills receivable.....			5,350.00
Furniture and safe.....		\$3,000.00	
All other property belonging to the company.....			260.00
Aggregate amount of all assets, at their actual value.....			<u>\$315,090.46</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$9,036.09	
Losses unadjusted, including all reported and supposed losses....	12,000.00	
Losses resisted, including interest, costs, and other expenses....	4,000.00	
Net amount of unpaid losses.....		\$25,036.09
Re-insurance at fifty per cent. on fire risks under one year.....	\$85,861.66	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	6,809.15	
Amount required to safely re-insure all outstanding risks.....		92,670.81
Due and accrued for salaries, rent, advertising, etc.....		<u>1,182.11</u>

Due for taxes and assessments.....	2,233.11
Due for commissions and brokerage.....	5,915.35
Total amount of liabilities, except capital stock.....	\$127,037.47
Stock capital actually paid up in cash.....	250,000.00
Aggregate amount of liabilities, capital stock and surplus.....	\$377,037.47
Capital repaid by assessment of \$62,500.	

IV. INCOME.

Gross cash received for premiums.....	\$224,053.14
Deduct re-insurance, rebate, abatement, and return premiums.....	25,296.10
Net cash actually received for premiums.....	\$198,757.04
Received for interest on bonds and mortgages.....	13,439.14
Interest and dividends on stocks and bonds, and from all other sources.....	4,747.95
Income received from all other sources.....	390.00
Aggregate amount of income received during the year in cash.....	\$217,334.13

V. EXPENDITURES.

Gross amount paid for losses.....	\$189,501.12
Deduct re-insurance and return premiums.....	6,218.47
Net amount paid during the year for losses.....	\$183,282.65
Paid or allowed for commissions or brokerage.....	33,820.88
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	29,585.93
Paid for state, national, and local taxes.....	9,200.17
All other payments and expenditures.....	13,803.30
Aggregate amount of expenditures during the year, in cash.....	\$269,692.93

BREWERS FIRE INSURANCE COMPANY OF AMERICA.

LOCATED IN MILWAUKEE, WIS.

[Incorporated Aug. 15th, 1868.]

JACOB OBERMANN, *President.*

JOSEPH SCHLITZ, *Secretary.*

Attorney in Connecticut, GEORGE KELLOGG, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	200,000.00
Amount of unpaid, but subscribed capital, for which obligations are held.....	275,800.00

II. ASSETS.

Loans on bond and mortgage, first liens.....		\$2,000.00
Interest due and accrued on bonds and mortgage loans.....		100.00
Value of lands mortgaged.....	\$4,000.00	
Value of buildings mortgaged, (insured for \$5,000.00).....	8,000.00	
Total value of mortgaged premises	\$12,000.00	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Milwaukee County 8 per cent. bonds.....	\$198,500 00	\$198,500.00	
United States 5-20 bonds.....	150,000 00	173,843.75	
City of Toledo Water Works bonds.....	1,500 00	1,500.00	
Total par and market value.....	\$350,000.00	\$373,843.75	\$373,843.75

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
New Holstein township 7 per cent. bonds.....	\$20,000	\$20,000	\$15,000	
Shleswig township 7 per cent. bonds.....	14,000	14,000	10,000	
Total par and market value and amount loaned.....	\$34,000	\$34,000	\$25,000	\$25,000.00

Cash in the company's principal office.....	103.19
Cash belonging to the company deposited in bank.....	63,563.18
Interest due and accrued on stocks not included in "market value".....	450.00
Gross premiums in due course of collection.....	21,170.04
Aggregate amount of all assets of the company, at their actual value.....	\$486,230.16

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,600.53
Losses unadjusted, including all reported and supposed losses....	11,677.00
Net amount of unpaid losses.....	\$26,277.53
Re-insurance at fifty per cent. on fire risks under one year.....	\$193,943.41
Re-insurance <i>pro rata</i> on fire risks running more than one year..	16,193.74
Amount required to safely reinsure all outstanding risks.....	210,137.15
Due for commissions and brokerage.....	3,175.50
Total liabilities except capital stock.....	\$239,590.18
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	46,639.98
Aggregate amount of liabilities, capital stock and surplus.....	\$486,230.16

IV. INCOME.

Gross cash received for premiums.....	\$475,197.65
Deduct re-insurance, rebate, abatement, and return premiums.....	38,415.04
Net cash received for premiums.....	\$436,782.61

Received for interest on bonds and mortgages.....	626.17
Interest and dividends on stocks and bonds, and from all other sources.....	28,676.63
Aggregate amount of income received during the year in cash.....	\$166,085.41

V. EXPENDITURES.

Gross amount paid for losses.....	\$242,091.24
Deduct salvages and re-insurance.....	1,318.75
Net amount paid for losses.....	\$240,772.49
Paid or allowed for commissions or brokerage.....	74,979.53
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	48,212.24
Paid for state, national, and local taxes.....	10,150.25
Aggregate amount of expenditures during the year, in cash.....	\$374,114.51

CAPITAL CITY INSURANCE COMPANY.

LOCATED IN ALBANY, N. Y.

[Incorporated Feb. 1st, 1865.]

FRANK CHAMBERLAIN, *President.*JAMES F. CROSBY, *Secretary.*

Attorney in Connecticut, RALPH GILLETT, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$150,000.00
Whole amount of capital actually paid up in cash.....	150,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States bonds, 6s of 1881, registered.....	\$86,000.00	\$99,760.00	
" " " 5-20s, of 1867, registered...	54,500.00	63,220.00	
Central Pacific R. R. 1st mort. gold bonds.....	11,000.00	10,587.50	
Total par and market value.....	\$151,500.00	\$173,567.50	\$173,567.50

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Merchants National Bank of Albany stock.....	\$1,700	\$3,400	\$3,000
Total amount loaned.....			\$3,000.00

Cash in the Company's principal office.....	317.88
Cash belonging to the Company deposited in bank.....	6,563.00
Interest due and accrued on stocks not included in "market value".....	5,004.77
Interest due and accrued on collateral loans.....	26.71
Gross premiums in due course of collection.....	3,121.51
Aggregate amount of all assets of the Company, at their actual value....	<u>\$191,601.27</u>

III. LIABILITIES.

Net amount of unpaid losses.....	\$1,677.00
Re-insurance at 50 per cent. on fire risks under one year.....	\$14,734.09
Re-insurance <i>pro rata</i> on fire risks running more than one year.....	878.98
Amount required to safely re-insure all outstanding risks.....	15,612.07
Due and accrued for salaries, rent, etc.....	475.49
All other demands against the company, viz: commissions and brokerage.....	409.90
Total liabilities except capital stock.....	\$18,174.46
Stock capital actually paid up in cash.....	150,000.00
Surplus beyond capital.....	23,426.91
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$191,601.37</u>

IV. INCOME.

Gross cash received for premiums.....	\$34,730.87
Deduct re-insurance, rebate, abatement and return premiums...	2,138.85
Net cash received for premiums.....	\$32,592.02
Interest and dividends on stocks and bonds and from all other sources.....	10,266.03
Aggregate income received during the year in cash.....	<u>\$42,858.05</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$9,843.49
Deduct re-insurance.....	612.71
Net amount paid during the year for losses.....	\$9,230.78
Cash dividends actually paid.....	13,500.00
Paid or allowed for commissions or brokerage.....	4,808.49
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	4,316.63
Paid state, national, and local taxes, in this and other states.....	214.26
All other payments and expenditures.....	3,179.58
Aggregate amount of expenditures during the year, in cash.....	<u>\$35,249.74</u>

CITIZENS INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April, 1836.]

JAMES M. McLEAN, *President.*EDWARD A. WALTON, *Secretary.*

Attorney in Connecticut, W. E. BAKER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$2,500,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$45,000.00
Loans on bonds and mortgages, (first liens).....	129,750.00
Interest accrued on bonds and mortgage loans.....	756.87
Value of lands mortgaged.....	\$210,000.00
Buildings mortgaged, (insured for \$95,050).....	144,500.00
Total value of mortgaged premises.....	<u>\$354,500.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 reg. bonds, 1867.....	\$100,000.00	\$115,500.00	
“ “ 6 per cent. bonds, 1881.....	50,000.00	58,000.00	
“ “ 5-20 coupon bonds, 1865.....	95,000.00	109,725.00	
Virginia 6 per cent. state bonds.....	30,000.00	11,000.00	
South Carolina 6 per cent. state bonds.....	20,000.00	1,600.00	
Lake Shore & M. Southern R. R. bonds.....	50,000.00	47,000.00	
National Citizens Bank stock.....	15,000.00	21,000.00	
Total par and market value.....	<u>\$360,000.00</u>	<u>\$363,825.00</u>	\$363,825.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Manhattan Life Insurance Co. stock.....	\$1,000	\$4,000	\$1,500
“ “ “ “	1,000	4,000	2,000
National Citizens Bank stock.....	1,000	1,400	1,200
“ “ “ “	4,250	5,950	6,500
Harlem Bank stock.....	2,500	2,500	
National Butchers & Drovers Bank stock.....	2,500	3,375	2,500
N. Y. Balance Dock Co. “	1,500	1,500	1,200

Bank of the Metropolis	Bank stock.....	2,500	2,500	} 7,500
Real Estate Trust Co.	"	4,000	4,000	
Metropolitan Gas Light Co.	"	2,000	3,000	
"	"	5,000	7,500	} 4,500
"	"	10,000	15,000	
Union Trust Co.	"	15,000	18,750	
"	"	7,800	9,750	} 20,000
"	"	2,500	3,125	
"	"	10,000	12,200	
N. York, N. H. & Hartford R. R.	"	10,000	12,200	} 14,400
"	"	2,000	2,000	
N. Y. Cent. & H. River R. R.	"	2,000	1,400	
N. Y. Mutual Gas Light Co.	"	3,000	3,000	} 13,000
N. Y. Steamboat Co. bonds.....	"	5,000	10,000	
Manhattan Gas Light Co. stock.....	"	60,000	56,400	
L. Shore & M. Southern R. R. bonds.....	"	4,000	3,160	} 50,000
"	"	1,000	1,000	
N. Y. Central & Hudson River R. R. bonds.....	"	10,000	11,550	
United States 5-20 bonds, 1865.....			10,000	
Total par and market value and amount loaned.....		\$169,550	\$199,260	\$149,900
				\$149,900.00

Cash belonging to the company deposited in bank.....	15,958.98
Interest due and accrued on stocks not included in "market value".....	1,625.00
Interest due and accrued on collateral loans.....	1,225.87
Gross premiums in due course of collection.....	26,597.61
All other property belonging to the company.....	510.00
Aggregate amount of assets of the company at their actual value.....	\$735,149.33

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$11,650.00
Losses resisted, including interest, costs, and other expenses.....	4,500.00
Total gross claims for losses.....	\$16,150.00
Deduct re-insurance.....	10.00
Net amount of unpaid losses.....	\$16,140.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$165,107.59
Re-insurance <i>pro rata</i> on fire risks running more than one year..	23,706.98
Amount required to safely re-insure all outstanding risks.....	183,541.88
Interest due and declared, unpaid.....	28.50
Cash dividends to stockholders remaining unpaid.....	482.30
Due and accrued for salaries, rent, advertising, etc.....	1,500.00
All other demands against the company.....	6,124.46
Total amount of liabilities.....	\$207,817.14
Stock capital actually paid up in cash.....	300,000.00
Surplus beyond capital.....	227,332.19
Aggregate amount of liabilities, capital stock and surplus.....	\$735,149.33

IV. INCOME.

Gross cash received for premiums.....	\$404,129.07
Deduct re-insurance, rebate, abatement and return premiums..	45,807.97
Net cash actually received for premiums.....	\$358,321.10

Received for interest on bonds and mortgages.....	9,742.82
Interest and dividends on stocks and bonds, and from all other sources.....	27,959.55
Income received from all other sources, viz. rent.....	2,320.84
Aggregate amount of income received during the year in cash.....	<u>\$398,344.31</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$243,313.47	
Deduct salvages and re insurance.....	15,247.37	
Net amount paid during the year for losses.....		\$228,066.10
Cash dividends paid.....		31,297.00
Paid or allowed for commissions or brokerage.....		29,364.64
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		51,215.69
Paid for state, national, and local taxes.....		4,287.91
All other payments and expenditures.....		<u>27,841.01</u>
Aggregate amount of expenditures during the year, in cash.....		<u>\$372,072.35</u>

CITIZENS INSURANCE COMPANY.

LOCATED IN ST. LOUIS, MO.

[Incorporated February 2d, 1837.]

E. O. STANARD, *President*.H. D. McLEAN, *Secretary*.

Attorney in Connecticut, SILAS CHAPMAN, JR., Hartford.

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$200,000.00
---	--------------

II. ASSETS.

Loans on bond and mortgage, (first liens).....	55,966.00
Interest due and accrued on bond and mortgage loans.....	1,000.00
Value of the land mortgaged,.....	\$70,000.00
Buildings mortgaged.....	58,000.00
Total value of mortgaged premises.....	<u>\$128,000.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
North Missouri R. R. 1st mortgage bonds.....	\$100,000.00	\$90,000.00
State of Missouri 6 per cent. bonds.....	50,000.00	46,500.00

FIRE AND FIRE-MARINE INSURANCE

City of St. Louis bonds, (gold).....	50,000.00	48,500.00	
St. Louis Chamber of Commerce Asso. stock...	1,500.00	1,500.00	
Taeger Mill Co. stock.....	1,100.00	5,500.00	
Total par and market value.....	\$202,600.00	\$192,000.00	\$192,000.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Bartholow, Lewis & Co. Bank stock.....	\$2,000	\$2,000	\$2,000	
Second National Bank stock.....	3,000	3,000	3,000	
Pratt & Fox Manufacturing Co. stock.....	5,000	3,500	2,000	
Venice Elevator stock.....	5,000	4,000	4,000	
" " "	5,000	4,000	4,000	
Total par and market value and amount loaned.....	\$20,000	\$16,500	\$15,000	\$15,000.00

Notes secured by endorsements.....	\$36,773.77	
Cash in the company's principal office.....		1,553.80
Cash belonging to the company deposited in bank		34,079.52
Interest due and accrued on stocks not included in "market value".....		6,500.00
Gross premiums in due course of collection.....		15,838.39
Aggregate amount of assets, at their actual value.....		\$335,537.71

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	\$4,216.00	
Losses resisted, including interest, costs and expenses.....	5,000.00	
Net amount of unpaid losses.....		\$9,216.00
Re-insurance at fifty per cent on fire risks under one year....	\$51,483.00	
Re-insurance <i>pro rata</i> on fire risks running more than one year.....	968.00	
Re-insurance at 50 per cent. on inland navigation risks.....	250.00	
Amount required to safely re-insure all outstanding risks.....		52,701.00
Cash dividends to stockholders remaining unpaid.....		2,042.00
Due for commissions and brokerage.....		2,354.80
Total liabilities, except stock capital.....		\$60,313.80
Stock capital actually paid up in cash.		200,000.00
Surplus beyond capital.....		69,223.91
Aggregate amount of liabilities, stock and surplus.....		\$335,537.71

IV. INCOME.

	Fire.	Inland.	
Gross cash received for premiums.....	\$118,526.12	\$32,473.98	
Deduct re-insurance and return premiums....	5,071.10	1,196.84	
Net cash actually received for premiums.....	\$113,455.02	\$31,277.14	\$144,732.16
Interest and dividends on stocks and bonds, and from all other sources.....			24,658.93
Aggregate amount of income received during the year in cash.....			\$169,391.09

V. EXPENDITURES.

	Fire.	Inland.	
Gross amount paid for losses.....	\$26,855.73	\$25,349.28	
Deduct salvages and re-insurance.....	1,500.00	4,164.78	
Net amount paid during the year for losses.....	\$25,355.73	\$21,184.50	\$46,540.23
Cash dividends actually paid.....			18,615.00
Paid or allowed for commissions or brokerage.....			17,676.00
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....			8,500.00
Paid for state, national, and local taxes.....			4,026.44
All other payments and expenditures.....			5,856.88
Aggregate amount of expenditures during the year, in cash.....			<u>\$101,214.55</u>

CITIZENS INSURANCE COMPANY.

LOCATED IN NEWARK, N. J.

[Incorporated April 29th, 1869.]

JAMES G. DARLING, *President*.A. PAUL SCHARFF, *Secretary*.

Attorney in Connecticut, C. M. WEBSTER, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, first liens.....	\$187,036 50
Interest due and accrued on bond and mortgage loans.....	4,744.57
Value of lands mortgaged.....	\$447,250.00
Buildings mortgaged, (insured for 104,500.00).....	268,000.00
Total value of mortgaged premises.....	<u>\$715,250.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Essex County Road and Improvement bonds...	\$5,000.00	\$5,000.00	
Essex County bounty bonds.....	300.00	300.00	
Passaic County bonds.....	500.00	500.00	
Citizens Gas Light Co. convertible mort. bonds.	8,000.00	8,000.00	
Newark and N. York R. R. bonds.....	1,000.00	1,000.00	
Total par and market value.....	<u>\$14,800.00</u>	<u>\$14,800.00</u>	\$14,800.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
First National Bank stock.....	\$3,000	\$4,050	\$3,600	
North Ward National Bank stock.....	2,500	2,500	2,500	
" " " " " ".....	2,400	2,400	2,100	
Citizens Gas Light Co. bond.....	1,000	1,000	1,000	
Mechanics National Bank of Trenton, N. J., stock.....	3,500	4,000	3,000	
Essex County National Bank stock.....	2,500	3,000	2,000	
Manufacturers National Bank stock.....	1,000	1,000	850	
First National Bank stock.....	1,000	1,350	1,000	
Citizens Gas Light Co. bond.....	2,500	2,500	2,000	
Citizens Insurance Co. stock.....	550	550	250	
Total par and market value and amount loaned.....	\$19,950	\$22,350	\$18,330	\$18,330.00

Loan secured by bond and mortgage.....	14,000.00
Loan on personal security.....	\$670.00
Cash in the company's principal office.....	8,770.84
Cash belonging to the company deposited in bank.....	53,869.72
Interest due and accrued on stocks not included in "market value".....	490.17
Interest due and accrued on collateral loans.....	662.49
Net premiums in due course of collection.....	30,080.30
Reserve fund, secured by bond and mortgage, to be applied only to loss.....	19,750.00
Stockholders' notes, endorsed.....	\$40,250.00

Aggregate amount of all the assets of the company at their actual value.... \$352,534.59

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,951.42
Losses unadjusted, including all reported and supposed losses.....	12,409.00
Losses resisted, including interest, costs, and expenses thereon....	250.00
Net amount of unpaid losses.....	\$15,610.42
Re-insurance at fifty per cent. on fire risks under one year.....	\$89,586.57
Re-insurance <i>pro rata</i> on fire risks running more than one year...	4,677.46
Amount required to safely re-insure all outstanding risks.....	94,264.03
Due for salaries, rent, advertising, &c.....	7,219.27
Total amount of liabilities.....	\$117,093.72
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	35,440.87
Aggregate amount of liabilities, capital stock and surplus.....	\$352,534.59

IV. INCOME.

Gross cash received for premiums.....	\$237,563.66
Deduct re-insurance and return premiums.....	21,790.38
Net cash actually received for premiums.....	\$215,773.28
Received for interest on bonds and mortgages.....	16,145.07
Interest and dividends on stocks and bonds, and from all other sources.....	1,043.76
Income received from all other sources.....	951.77
Aggregate amount of income received during the year in cash.....	\$233,913.88

V. EXPENDITURES.

Gross amount paid for losses.....	\$109,378.72	
Deduct salvages and re insurance.....	6,044.75	
Net amount paid during the year for losses.....		\$103,333.97
Cash dividends paid.....		10,070.38
Scrap or certificates of profits redeemed in cash.....		1,563.25
Paid or allowed for commissions or brokerage.....		36,493.17
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....		8,394.56
Paid for state, national, and local taxes.....		4,783.24
All other payments and expenditures.....		14,114.60
Aggregate amount of expenditures during the year, in cash.....		<u>\$178,753.17</u>

COMMERCE INSURANCE COMPANY.

LOCATED IN ALBANY, N. Y.

[Incorporated, June 1st, 1859.]

ADAM VAN ALLEN, *President.*RICHARD V. DEWITT, *Secretary.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$45,000.00
---	-------------

Stocks and bonds owned by the Company.

	Par Value.	Market Value.	
United States currency bonds, registered.....	\$230,000.00	\$262,200.00	
First National Bank stock, Albany, N. Y.....	12,500.00	21,250.00	
Total par and market value.....	<u>\$242,500.00</u>	<u>\$283,450.00</u>	<u>\$283,450.00</u>

Cash in the company's principal office.....	3,000.41
Cash belonging to the company deposited in bank.....	32,418.25
Interest due and accrued on stocks and bonds not included in "market value"...	250.00
Gross premiums in due course of collection.....	5,997.31
All other property belonging to the company.....	492.67
Aggregate amount of assets of the company, at their actual value.....	<u>\$370,608.64</u>

[III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,700.00	
Losses unadjusted, including all reported or supposed losses.....	5,950.00	
Losses resisted, including interest, costs and other expenses.....	9,000.00	
Net amount of unpaid losses.....		\$17,650.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$83,581.64	
Re insurance <i>pro rata</i> on fire risks running more than one year...	20,184.91	
Amount required to safely re-insure all outstanding risks.....		103,766.55
Due for commissions and brokerage.....		1,957.25
Total liabilities except stock.....		\$123,373.80
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		47,234.84
Aggregate amount of liabilities, capital stock and surplus.....		<u>\$370,608.64</u>

IV. INCOME.

Gross premiums received in cash.....	\$220,762.78	
Deduct re-insurance, rebate, abatement and return premiums.....	25,002.38	
Net cash actually received for premiums.....		195,760.40
Interest and dividends on stocks and bonds and from all other sources.....		19,075.78
Income received from all other sources.....		2,736.70
Aggregate amount of income received during the year, in cash.....		<u>\$217,572.88</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$157,378.27	
Deduct salvages and re-insurance.....	2,395.70	
Net amount paid during the year for losses.....		\$154,982.57
Cash dividends actually paid.....		20,000.00
Paid or allowed for commissions or brokerage.....		28,772.60
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		11,733.06
Paid for state, national, and local taxes.....		8,061.02
All other payments and expenditures.....		9,032.60
Aggregate amount of expenditures during the year, in cash.....		<u>\$232,581.85</u>

CONTINENTAL INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated Nov., 1852.]

GEORGE T. HOPE, *President*.CYRUS PECK, *Secretary*.

Attorney in Connecticut, SHERMAN HARTWELL, Bridgeport.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	1,000,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$650,000.00
Loans on bond and mortgage, (first liens,) not more than one year's interest due..	\$466,700.00
Loans on bond and mortgage, (first liens,) more than one year's interest due....	2,300.00
Interest due and accrued on bond and mortgage loans.....	12,059.43
Value of the lands mortgaged.....	\$545,700.00
Buildings mortgaged, (insured for \$422,621.00).....	783,250.00
Total value of mortgaged premises.....	\$1,328,950.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Dry Goods Bank stock, New York City.....	\$3,500.00	\$3,500.00	
St. Nicholas National Bank stock, N. York City..	17,500.00	18,375.00	
Alabama 8 per cent. (old) bonds.....	10,000.00	7,500.00	
South Carolina 6 per cent. (old) bonds.....	20,000.00	5,000.00	
Tennessee 6 per cent. (old) bonds.....	20,000.00	16,000.00	
United States 6 per cent. bonds of 1881, regist'd..	100,000.00	116,000.00	
“ “ 6 per cent. bonds, currency, reg'd...	400,000.00	456,000.00	
Total par and market value.....	\$571,000.00	\$622,375.00	\$622,375.00

Loaned on Collaterals.

	Par value.	Market value.	Amount loaned.
Hanover National Bank stock, New York.....	\$1,600	\$1,600	\$1,320
Fulton Bank stock, Brooklyn, “	2,500	2,250	} 10,000
Metropolitan National Bank stock, “	5,000	6,000	
Central National Bank stock, “	5,000	3,250	
St. Nicholas National Bank stock, “	15,000	15,750	9,500
White's Bank stock, Buffalo, “	25,000	25,000	} 25,000
Central Park, N. & E. R. R. 7 per cent. bonds.....	10,000	7,000	

FIRE AND FIRE-MARINE INSURANCE

New York Guaranty and Indemnity Co. stock.....	25,000	25,000	25,000
Westside Bank stock, N. Y.	5,000	5,000	
National Park Bank stock, N. Y.	9,500	11,750	12,500
United States 5-20 bonds, 1867.	1,000	1,150	
Lafayette Fire Insurance Co. stock.....	1,000	1,000	3,700
Standard Fire Insurance Co. stock.....	1,000	1,000	
Nassau National Bank stock, N. Y.	5,000	5,000	3,800
Fulton Bank stock, Brooklyn, N. Y.	4,800	4,320	
Merchants National Bank stock, N. Y.	5,000	5,700	8,000
Metropolitan National Bank stock, N. Y.	5,000	6,000	
Importers & Traders Nat. Bank stock, N. York.....	3,500	6,125	5,858
Nassau Bank stock, Brooklyn, "	3,500	6,125	
Home Life Insurance Co. stock, Brooklyn, "	2,000	2,500	5,000
Phenix National Bank stock, "	6,200	5,890	
Second National Bank stock, "	5,900	10,000	5,000
National Park Bank stock, "	5,000	6,200	
Fulton Bank stock, Brooklyn, "	1,000	900	800
New York Nat. Exchange Bank stock, "	500	450	
U. States Life Insurance Co. stock, "	9,550	14,325	9,000
Equitable Life Insurance Co. stock, "	1,000	1,250	
Long I. Safe Deposit Co. stock, Brooklyn, "	1,000	500	2,000
Gov. Security Life Insurance Co. stock, "	1,500	1,950	
United States Trust Company stock, "	500	1,125	2,550
Brooklyn City R. R. Company stock, "	2,250	4,050	
Broadway Insurance Company stock, "	1,000	1,500	2,000
Delaware & Hudson Canal Co. stock.....	1,600	1,840	
Safe Deposit Co. stock, N. Y.	1,000	1,100	5,000
Forty-second & Grand st. Ferry H. R. R. Co. stock, N. Y.	5,000	5,500	
Citizens Gas Light Co. stock, Brooklyn, N. Y.	1,680	2,520	4,800
Manhattan Gas light Co. stock, N. Y.	4,000	7,200	
N. York & Harlem R. R. Co. stock.....	15,000	18,000	3,500
N. Y. Central & Hudson River R. R. Co. stock.....	5,000	5,000	
United States 6 per cent. bonds, 1881.....	11,000	12,760	15,000
" " 5-20 bonds, 1867.	5,000	5,750	
" " 5-20 bonds, 1865.....	5,000	5,750	10,000
" " 10-40 5 per cent. bonds.....	10,000	11,300	
" " 5-20 bonds, 1865.....	2,000	2,300	2,000
" " 5-20 bonds, 1865.....	2,000	2,300	
" " 6 per cent. bonds, 1881.....	5,000	5,800	1,000
" " 6 per cent. bonds, 1881.....	1,000	1,600	
Westchester, N. Y., town bonds, 7 per cent., due Aug. 1, 1874.....	8,000	7,600	600
Brooklyn Public Park 6 per cent. bonds.....	1,000	920	
" " " 7 per cent. bonds.....	13,000	12,740	9,000
Total par and market value and amount loaned.....	\$266,180	\$298,770	\$222,078
			\$222,078.00

Cash in the Company's principal office.....	6,881.69
Cash belonging to the company deposited in bank.....	136,367.70
Interest due and accrued on collateral loans.....	3,927.95
Gross premiums in due course of collection.....	127,727.31
All other property belonging to the company, viz: rents due and accrued.....	5,500.00

Aggregate amount of all assets, stated at their actual value..... \$225,937.08

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	\$112,370.79
Losses resisted, including interest, costs, and expenses.....	14,000.00
Net amount of unpaid losses.....	\$126,370.79
Re-insurance at fifty per cent. on fire risks under one year.....	\$554,974.46
Re-insurance <i>pro rata</i> on fire risks running more than one year .	366,952.30

Amount required to safely re-insure all outstanding risks.....	921,926.76
Principal unpaid on scrip or certificates of profits.....	29,464.00
Interest due and declared remaining unpaid.....	13,522.66
Cash dividends to stockholders remaining unpaid.....	1,133.50
Due for commissions and brokerage.....	25,545.46
Total liabilities, except capital stock.....	\$1,117,963.17
Stock capital actually paid up in cash.....	1,000,000.00
Surplus beyond capital.....	137,973.91
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$2,255,937.08</u>

IV. INCOME.

Gross cash received for premiums.....	\$1,833,900.58
Deduct re-insurance and return premiums.....	199,996.23
Net cash received for premiums.....	<u>\$1,633,904.35</u>
Received for interest on bonds and mortgages.....	31,727.23
Interest and dividends on stocks and bonds, and from all other sources.....	42,025.43
Income received from rents, and premium on gold.....	32,617.95
Aggregate amount of income received during the year in cash.....	<u>\$1,740,274.96</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$1,024,956.65
Deduct salvages and re-insurance.....	47,116.04
Net amount paid during the year for losses.....	<u>\$977,840.61</u>
Cash dividends and interest paid to stockholders.....	86,638.36
Scrip or Certificates of profits redeemed in cash.....	4,032.00
Paid or allowed for commissions or brokerage.....	236,954.48
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	184,650.63
Paid for state, national, and local taxes.....	31,454.80
All other payments and expenditures.....	129,733.71
Aggregate amount of expenditures during the year, in cash.....	<u>\$1,651,304.59</u>

EQUITABLE FIRE INSURANCE COMPANY.

LOCATED IN NASHVILLE, TENN.

[Incorporated Dec. 17th, 1869.]

W. W. BERRY, *President*.W. A. WEBB, *Secretary*.

Attorney in Connecticut, C. M. WEBSTER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	200,000.00
Amount of unpaid, but subscribed capital, for which obligations are held.....	800,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Nashville City 6 per cent. bonds.....	\$43,400.00	\$35,788.79	
Tennessee State 6 per cent. bonds.....	20,000.00	16,400.00	
Nashville and Chattanooga R. R. 6 per ct. bonds.	16,000.00	14,800.00	
Bedford County, Tenn., 10 per cent. bonds.....	12,000.00	12,000.00	
Tenn. Manufacturing Co. 10 per ct. ".....	20,000.00	20,000.00	
Davidson County 6 per cent. ".....	22,000.00	21,199.00	
Haywood County, Tenn., 8 per cent. ".....	22,000.00	19,800.00	
Alabama State 8 per cent. ".....	10,000.00	9,000.00	
Jackson City, Tenn., 10 per cent. ".....	5,120.00	5,120.00	
Edgefield City, Tenn., 10 per cent. ".....	8,000.00	8,000.00	
United States 5-20 bonds.....	12,000.00	13,950.00	
Commercial Insurance Co. stock.....	200.00	200.00	
Total par and market value.....	\$190,720.00	\$176,257.79	\$176,257.79

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Tennessee State bonds.....	\$17,000	\$13,940	\$10,000	
Nashville City bonds.....	6,000	5,000	4,500	
Total par and market value and amount loaned.....	\$23,000	\$18,940	\$14,500	\$14,500.00

Cash in the Company's principal office.....	547.49
Cash belonging to the company deposited in bank.....	61,350.72
Interest due and accrued on stocks and bonds not included in "market value"..	4,850.84
Interest due and accrued on collateral loans.....	250.00
Gross premiums in due course of collection.....	16,174.09
All other property belonging to the company.....	96.85

Aggregate amount of assets, at their actual value..... \$274,027.78

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$3,800.00	
Losses resisted, including interests, costs, and expenses.....	8,500.00	
Total gross amount of claims for losses.....	\$12,300.00	
Deduct re-insurance and salvages.....	7,000.00	
Net amount of unpaid losses.....		\$5,300.00
Re-insurance at 50 per cent. on fire risks under one year.....	\$39,011.09	
Re insurance <i>pro rata</i> on fire risks running more than one year..	5,284.96	
Amount required to safely re insure all outstanding risks.....		44,296.05
Cash dividends to stockholders remaining unpaid.....		127.50
Due and accrued for salaries, rent, advertising, etc.....		889.47
Due for commissions and brokerage.....		1,440.08
Total amount of liabilities, except capital stock.....		\$52,053.10
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		21,974.68
Aggregate amount of liabilities, capital stock and surplus.....		\$274,027.78

IV. INCOME.

Gross cash received for premiums.....	\$107,766.80	
Deduct re-insurance, rebate, and return premiums.....	17,905.17	
Net cash actually received for premiums.....		\$89,861.63
Interest and dividends on stocks and bonds, and from all other sources.....		11,851.28
Received for calls on capital, \$40,000; increased capital, \$20,000: total, \$60,000		
Aggregate amount of income received during the year in cash.....		\$101,712.91

V. EXPENDITURES.

Gross amount paid for losses.....	\$39,830.65	
Deduct salvages and re-insurance.....	115.12	
Net amount paid during the year for losses.....		\$39,715.53
Cash dividends actually paid.....		16,204.17
Paid or allowed for commissions or brokerage.....		10,721.47
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		9,083.28
Paid for state, national, and local taxes.....		2,382.51
All other payments and expenditures.....		8,312.70
Aggregate amount of expenditures during the year, in cash.....		\$86,419.66

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

LOCATED IN PROVIDENCE, R. I.

[Incorporated May, 1859.]

THOMAS G. TURNER, *President*.FRED. W. ARNOLD, *Secretary*.

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$70,000.00
---	-------------

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Old National Bank of Providence stock.....	\$50,000.00	\$62,500.00	
National Bank of Commerce stock, Providence....	25,000.00	25,000.00	
American National Bank " "	10,000.00	10,800.00	
Manufacturers Nat. Bank " "	10,000.00	12,000.00	
Rhode Island National Bank " "	5,000.00	5,000.00	
Third National Bank " "	3,000.00	3,750.00	
Fourth National Bank " "	10,000.00	12,500.00	
Union Bank " "	5,000.00	5,000.00	
Butchers & Drovers Bank " "	5,000.00	4,500.00	
First National Bank of Warren stock.....	10,000.00	11,400.00	
City of Jersey City 7 per cent. bonds.....	10,000.00	9,300.00	
City of Elizabeth, N. J., bonds.....	25,000.00	23,250.00	
Michigan Central R. R. bonds.....	10,000.00	9,300.00	
Massachusetts Back Bay bond, (cost).....	11,555.34	10,000.00	
Total par and market value.....	\$189,555.34	\$204,300.00	\$204,300.00

Cash in the company's principal office.....	438.28
Cash belonging to the company deposited in bank.....	4,886.90
Gross Premiums in due course of collection.....	13,983.75
Rents due and accrued.....	316.00

Aggregate amount of all assets of the company, at their actual value..... \$293,924.93

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,926.00	
Losses unadjusted, including all reported and supposed losses.....	8,400.00	
Losses resisted, including interest, costs, and other expenses.....	1,025.00	
Net amount of unpaid losses.....		\$12,351.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$48,019.18	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	13,658.82	
Re-insurance on inland risks at 50 per cent.....	60.00	
Re insurance on unexpired marine risks.....	1,910.84	
Amount required to safely re insure all outstanding risks.....		63,648.84
Cash dividends to stockholders remaining unpaid.....		183.50
Due and accrued for salaries, rent, advertising, etc.....		1,500 00
Due for commissions, brokerage, and unpaid taxes.....		2,500.00
Total liabilities except capital stock.....		\$80,183.34
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		13,741.59
Aggregate amount of liabilities, capital and surplus.....		\$293,924.93

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross premiums received in cash.....	\$123,730.44	\$8,916.61	
Cash rec'd on bills and notes taken for premiums..		206.68	
Gross cash received for premiums.....	\$123,730.44	\$9,123.29	
Deduct re-insurance and return premiums.....	17,706.43	1,125.44	
Net cash actually received for premiums.....	\$106,024.01	\$7,997.85	\$114,021.86
Interest and dividends on stocks and bond, and from all other sources.....			15,103.85
Received for rents.....			3,961.71
Received for calls on capital.....		\$140,000.00	
Aggregate amount of income received during the year in cash.....			\$133,087.42

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Gross amount paid for losses.....	\$351,912.10	\$19,978.63	
Deduct salvages and re-insurance.....	718.88	2,201.06	
Net amount paid for losses.....	\$351,193.22	\$17,777.57	\$368,970.79
Cash dividends actually paid.....			9,906.50
Paid or allowed for commissions or brokerage.....			15,236.77
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			21,294.11
Rent, advertising, and other office and agency expenses.....			
Paid for state, national, and local taxes.....			4,526.45
Aggregate amount of expenditures during the year, in cash.....			\$419,934.62

EXCHANGE FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated, April 9th, 1833.]

R. CARMAN COMBES, *President.*GEORGE W. MONTGOMERY, *Secretary.*

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	\$200,010.00
Whole amount of capital actually paid up in cash.....	200,010.00

II. ASSETS.

Loans on bond and mortgage, first liens	\$133,450.00
Interest due and accrued on bond and mortgage loans.....	2,771.08
Value of lands mortgaged.....	\$200,000
Value of buildings mortgaged, (insured for \$132,050).....	159,500
Total value of mortgaged premises.....	\$359,500

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States Gov. bonds, 1881, registered.....	\$40,000.00	\$46,500.00	
" " " " 1867, coupons.....	40,000.00	46,500.00	
" " " " 1868, coupons.....	10,000.00	11,600.00	
" " " " 1864, coupons.....	10,000.00	11,400.00	
Total par and market value.....	\$100,000.00	\$116,000.00	\$116,000.00

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Brooklyn Permanent Water Loan bond.....	\$1,000	\$ 925	\$ 600
United States Gov. 5-20 bond, 1867.....	500	580	500
" " " " 5-20 bonds, 1867.....	2,000	2,100	2,000
Long Dock bonds	5,000	4,600	2,000
St. Nicholas Ins. Co. stock.....	1,775	1,420	700
Erie 4th mortgage bonds.....	4,000	3,800	2,500
Commercial Fire Insurance Co. stock.....	500	500	350
Nat. Mechanics Banking Association stock.....	3,750	4,125	3,700
Manhattan Life Insurance Co. stock.....	1,500	7,500	2,000
Pacific, Chicago & Rock Island R. R. Co. stock.....	10,000	10,400	1,500
Rutgers Fire Insurance Co. stock.....	1,500	2,100	1,500
Manhattan Life Ins. Co. stock.....	150	750	350
Harlem Gas Light Co. stock.....	1,500	2,250	2,000
German American Bank stock....	1,000	880	
Brewers and Malsters Ins. Co. stock.....	500	375	250

Rutgers Fire Ins. Co. stock.....	2,000	2,800	5,000
N. Y. Equitable Ins. Co. stock.....	1,500	2,250	
Citizens Bank stock.....	600	750	
Oriental Bank stock.....	700	1,050	5,000
Harlem Gas Light Co. stock.....	2,950	4,425	
Peter Cooper Fire Ins. Co. stock.....	500	750	
Broadway Fire Ins. Co. stock.....	375	750	1,600
Dry Dock and Battery R. R. Co. stock.....	2,000	1,000	
Irving Bank stock.....	1,000	1,250	
Brooklyn & Jamaica R. R. Co. bond.....	1,000	800	350
Bank of the State of New York stock.....	1,000	1,000	720
Continental Ins. Co. stock.....	2,000	2,000	1,300
Total par and market value and amount loaned.....	\$50,200	\$60,790	\$33,920

\$33,920.00

Cash in the company's principal office.....	3,561.90
Cash belonging to the company deposited in bank.....	16,081.74
Interest due and accrued on collateral loans.....	395.73
Net Premiums in due course of collection.....	18,493.86
All other property belonging to the company.....	541.66
Aggregate amount of all assets, at their actual value.....	\$325,215.97

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	2,700.00	
Losses resisted, including interest, costs, and other expenses....	10,000.00	
Net amount of unpaid losses.....		\$12,700.00
Re-insurance at fifty per cent. on fire risks under one year....	\$75,741.82	
Re-insurance <i>pro rata</i> on fire risks running more than one year.....	2,958.27	
Re-insurance on all inland navigation risks, at 50 per cent.....	208.00	
Amount required to safely re-insure all outstanding risks.....		79,116.09
Cash dividends to stockholders remaining unpaid.....		1,190.70
Due and accrued for salaries, rent, advertising, etc.....		1,737.50
Total amount of liabilities, except capital stock.....		\$94,744.29
Stock capital actually paid up in cash.....		200,010.00
Surplus beyond capital.....		30,461.68
Aggregate amount of liabilities, capital stock and surplus.....		\$325,215.97

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross cash received for premiums.....	\$237,736 45	\$805.00	
Deduct re-insurance and return premiums....	22,131.72		
Net cash actually received for premiums.....	\$215,604.73	\$805.00	\$216,409.73
Received for interest on bonds and mortgages.....			10,474.98
Interest and dividends on stocks and bonds, and from all other sources.....			7,719.14
Income received from rents.....			2,979.13
Aggregate amount of income received during the year in cash.....			\$237,582.98

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Gross amount paid for losses.....	\$129,697.75	\$260.00	
Deduct salvages and re-insurance.....	1,978.92		
Net amount paid during the year for losses....	\$127,718.83	\$260.00	\$127,978.83
Cash dividends actually paid.....			20,001.00
Paid or allowed for commissions or brokerage.....			27,430.48
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			16,700.00
Paid for state, national, and local taxes.....			5,535.49
Office and agency expenses, advertising, &c.....			18,004.24
Aggregate amount of expenditures during the year, in cash.....			\$215,650.04

FAME INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated April, 1856.]

CHARLES RICHARDSON, *President.*WILLIAMS I. BLANCHARD, *Secretary.*

Attorney in Connecticut, GEORGE S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real Estate owned by the Company, unencumbered.....	\$3,500.00
Loans on bond and mortgage, first liens.....	89,000.00
Interest due and accrued on bonds and mortgage loans.....	2,893.33
Total value of mortgaged premises.....	\$191,100.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Philadelphia City 6 per cent. untaxed bonds....	\$20,000.00	\$20,400.00	
National Bank of Republic stock.....	50,000.00	50,000.00	
Second National Bank stock.....	10,000.00	10,800.00	
Chamber of Commerce stock.....	400.00	400.00	
Total par and market value.....	\$80,400.00	\$81,600.00	\$81,600.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
National Bank of Republic stock.....	\$17,000	\$17,000	\$13,200
" " of Northern Liberties stock.....	1,850	4,800	3,000
Farm Insurance Co. stock.....	9,150	9,150	3,836.25
United States bonds.....	2,700	3,172	2,700
Bills receivable.....	7,457.78	7,457.78	3,700
Total par and market value and amount loaned.....	<u>\$38,157.78</u>	<u>41,579.78</u>	<u>26,486.25</u>
Cash in the company's principal office.....			8,045.58
Cash belonging to the company deposited in bank.....			6,850.85
Interest due and accrued on stocks not included in "market value".....			2,826.00
Interest due and accrued on collateral loans.....			733.37
Net premiums in due course of collection.....			25,336.56
Office furniture and fixtures.....		\$3,750.00	
Rents due and accrued.....			37.50
Aggregate amount of all assets of the company, at their actual value.....			<u>\$247,309.44</u>

III. LIABILITIES.

Amount required to safely reinsure all outstanding risks.....	40,876.56
Amount reclaimable by the insured on perpetual fire risks.....	22,368.07
Total liabilities except capital stock.....	<u>\$63,244.63</u>
Stock capital actually paid up in cash.....	200,000.00
Aggregate amount of liabilities, capital stock.....	<u>\$263,244.63</u>

IV. INCOME.

Gross cash received for premiums.....	\$117,516.19
Deduct re-insurance, rebate, abatement, and return premiums.....	10,968.14
Net cash received for premiums.....	<u>\$106,548.05</u>
Received for interest on bonds and mortgages.....	} 12,355.30
Interest and dividends on stocks and bonds, and from all other sources.....	
Income from all other sources.....	450.00
Aggregate amount of income received during the year in cash.....	<u>\$119,353.35</u>

V. EXPENDITURES.

Net amount paid for losses.....	\$57,698.12
Paid or allowed for commissions or brokerage.....	18,734.17
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	4,600.00
Paid for state, national, and local taxes.....	5,614.44
All other payments and expenditures.....	7,862.20
Aggregate amount of expenditures during the year, in cash.....	<u>\$94,508.93</u>

FANEUIL HALL INSURANCE COMPANY.

LOCATED IN BOSTON, MASS.

[Incorporated Feb., 1872.]

K. S. CHAFFEE, *President.*J. W. KINSLEY, *Secretary.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens,).....	\$92,012.50
Interest due and accrued on bond and mortgage loans.....	1,360.20
Value of mortgaged premises, (insured for \$80,000).....	\$193,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Globe National Bank stock, Boston.....	\$10,000.00	\$13,000.00	
Howard Nat. Bank stock, ".....	10,000.00	11,400.00	
Hamilton Nat. Bank stock, ".....	9,500.00	10,400.00	
Rockland Nat. Bank stock, ".....	7,500.00	12,000.00	
Hild & Leather Nat. B'k stock, ".....	5,800.00	6,670.00	
Atlantic Nat. Bank stock, ".....	5,000.00	5,750.00	
Faneuil Hall Nat. B'k stock, ".....	4,700.00	6,580.00	
First National Bank stock, Newburyport.....	3,000.00	4,360.00	
Commerce National Bank stock, Boston.....	2,900.00	3,770.00	
Merchants National Bank stock, Boston.....	2,000.00	2,700.00	
Massachusetts Nat. Bank stock, Boston.....	2,000.00	2,510.00	
Eastern R. R. first mortgage bonds.....	20,000.00	20,000.00	
Boston, Clinton & Fitch. R. R. bonds.....	10,000.00	9,000.00	
Framingham & Lowell R. R. bonds.....	10,000.00	9,000.00	
City of Somerville bonds.....	25,000.00	25,000.00	
Total par and market value.....	\$127,400.00	\$142,140.00	\$142,140.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Traders Bank stock.....	\$1,000	\$1,200	2,000
Tremont Bank stock.....	600	780	
Bunker Hill Bank stock.....	300	480	
North Bank stock.....	100	180	

Boylston Bank stock.....	3,500	4,900	3,000	
Brewers & Maltsters Insurance Co. stock.....	2,700	2,700	2,500	
Frammingham & Lowell R. R. 8 per cent. bonds.....	1,000	950	900	
Total par and market value and amount loaned.....	\$9,200	\$11,140	\$8,400	\$8,400.00
Cash in the Company's principal office.....				1,817.20
Cash belonging to the Company deposited in bank.....				5,316.79
Interest due and accrued on stocks not included in "market value".....				1,397.92
Interest due and accrued on collateral loans.....				223.42
Gross premiums in due course of collection.....				23,456.20
Aggregate amount of all assets of the company, at their actual value....				\$276,124.23

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,750.00	
Losses unadjusted, including all reported and supposed losses....	1,400.00	
Net amount of unpaid losses.....		\$3,150.00
Re-insurance at 50 per cent. on fire risks under one year.....	\$39,861.17	
Re-insurance <i>pro rata</i> on fire risks running more than one year.....	13,815.30	
Amount required to safely re-insure all outstanding risks.....		53,676.47
Due and accrued for salaries, rent, etc.....		2,000.00
Due for commissions and brokerage.....		3,933.42
Total liabilities except capital stock.....		\$62,759.89
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		13,364.34
Aggregate amount of liabilities, capital stock and surplus.....		\$276,124.23

IV. INCOME.

Gross cash received for premiums.....	\$90,242.04	
Deduct re-insurance, rebate, abatement and return premiums...	16,690.48	
Net cash received for premiums.....		\$73,551.56
Received for interest on bonds and mortgages.....		12,304.99
Interest and dividends on stocks and bonds and from all other sources.....		
Income received from rents.....		500.00
Aggregate income received during the year in cash.....		\$86,356.55

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$14,486.71
Paid or allowed for commissions or brokerage.....	11,605.11
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	7,559.18
Paid state, national, and local taxes, in this and other states.....	2,424.24
Office and agency expenses.....	9,894.66
Aggregate amount of expenditures during the year, in cash.....	\$45,969.90

FARRAGUT FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated Jan. 29th, 1872.]

JOHN M. FURMAN, *President.*JOHN E. LEFFINGWELL, *Secretary.*

Attorney in Connecticut, EBENEZER FULLER, Norwich.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bonds and mortgages, (first liens).....	33,700.00
Interest accrued on bonds and mortgage loans.....	589.74
Value of lands mortgaged.....	\$29,000.00
Buildings mortgaged, (insured for \$4,000).....	40,000.00
Total value of mortgaged premises.....	\$69,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 reg. bonds, 1865, new.....	\$75,000.00	\$86,250.00	
United States 10-40 bonds, registered.....	35,000.00	38,937.50	
Fourth National Bank stock.....	10,000.00	10,000.00	
Total par and market value,.....	\$120,000.00	\$135,187.50	\$135,187.50

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Manufacturers National Bank stock.....	\$1,500	\$1,500	\$1,000
Fourth National Bank stock.....	1,000	1,000	1,000
Enterprise Insurance Co., Cin., stock.....	300	300	
Manufacturers National Bank stock.....	15,000	15,000	10,000
People's Gas Co. stock.....	1,000	900	800
Guardian Fire Ins. Co. stock.....	2,000	1,500	1,000
Security Bank stock.....	1,000	900	800
Adams Express Co. stock.....	10,000	9,200	5,000
Broadway R. R. Co. stock.....	4,000	6,000	3,600
" " ".....	17,500	26,250	22,000
Brooklyn Ferry Co. stock.....	7,500	11,250	
United States 5-20 bonds, 1867.....	7,000	8,120	7,000
" " 5-20 bonds, 1864, registered.....	5,000	5,600	5,000
Mechanics Bank stock, Brooklyn.....	2,250	3,937.50	3,000
Mortgages, first liens, on N. York and Brooklyn property.....	70,500	70,500	67,500
Total par and market value and amount loaned.....	\$145,550	\$161,957.50	\$127,700

Cash in the company's principal office.....	784.00
Cash belonging to the company deposited in bank.....	6,759.74
Interest due and accrued on collateral loans.....	2,234.75
Gross premiums in due course of collection.....	10,209.46
Office furniture and fixtures, etc.....	\$4,000 00
Aggregate amount of assets of the company at their actual value.....	<u>\$317,165.19</u>

III. LIABILITIES.

Net amount of unpaid losses.....	\$4,800 00
Re-insurance at fifty per cent. on fire risks under one year.....	\$74,288.76
Re-insurance <i>pro rata</i> on fire risks running more than one year..	2,289.42
Amount required to safely re-insure all outstanding risks.....	76,578.18
Due and accrued for salaries, rent, advertising, etc.....	2,000.00
Due for commissions and brokerage.....	1,020.95
Total amount of liabilities.....	<u>\$84,399.13</u>
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	32,766.06
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$317,165.19</u>

IV. INCOME.

Gross cash received for premiums.....	\$168,555.03
Deduct re-insurance, rebate, abatement and return premiums..	7,414.43
Net cash actually received for premiums.....	<u>\$161,140.60</u>
Received for interest on bonds and mortgages.....	} 16,146.07
Interest and dividends on stocks and bonds, and from all other sources.....	
Aggregate amount of income received during the year in cash... ..	<u>\$177,286.67</u>

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$40,189.03
Cash dividends actually paid.....	20,000.00
Paid or allowed for commissions or brokerage.....	17,534.20
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	17,000.00
Paid for state, national, and local taxes.....	3,646.81
Paid for rents, stationery, fire patrol, &c.....	20,289.64
Aggregate amount of expenditures during the year, in cash.....	<u>\$118,659.73</u>

FIRE ASSOCIATION OF PHILADELPHIA.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated March 27th, 1820.]

WILLIAM T. BUTLER, *President.*JACOB H. LEX, *Secretary.*

Attorney in Connecticut, SILAS CHAPMAN, JR., Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$55,920.70
Loans on bond and mortgage, first liens, not more than one year's interest due..	1,604,601.35
Loans on bond and mortgage, more than one year's interest due.....	11,325.00
Interest due and accrued on bond and mortgage loans.....	2,192.05
Value of the land mortgaged.....	\$1,445,883.00
Value of buildings mortgaged, (insured for \$1,327,450).....	2,891,767.00
Total value of mortgaged premises.....	<u>\$4,337,650.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds.....	\$250,000.00	\$287,500.00	
Philadelphia city loan.....	200,000.00	203,500.00	
“ “ warrants.....	45,869.27	44,897.27	
Pennsylvania state loan.....	42,000.00	42,472.00	
Pennsylvania R. R. stock.....	50,000.00	48,000.00	
Pennsylvania R. R. scrip.....	2,500.00	2,350.00	
Pittsburg city 7 per cent. bonds.....	25,000.00	25,000.00	
Lehigh Valley R. R. 7 per cent. bonds.....	10,000.00	10,400.00	
Masonic Temple loan.....	10,000.00	10,000.00	
Fire Association stock.....	19,050.00	55,245.00	
Total par and market value.....	<u>\$654,419.27</u>	<u>\$729,364.27</u>	<u>\$729,364.27</u>

Cash in the company's principal office.....	11,253.24
Cash belonging to the company deposited in bank.....	105,492.50
Gross premiums in due course of collection.....	120,035.64
Aggregate amount of assets, stated at their actual value.....	<u>\$2,640,184.75</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,553.10	
Losses unadjusted, including all reported and supposed losses....	27,127.88	
Losses resisted, including interest, costs, and other expenses.....	1,350.00	
Net amount of unpaid losses.....		\$32,030.98
Re-insurance at fifty per cent. on fire risks under one year.....	\$381,994.38	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	37,900.33	
Amount required to safely re-insure all outstanding risks.....		419,894.71
Amount reclaimable by the insured on perpetual fire risks.....		1,437,585.41
Cash dividends to stockholders remaining unpaid.....		1,741.14
Due and accrued for salaries, rent, advertising, etc.....		429.24
All other demands against the company.....		38,038.23
Total liabilities, except capital stock.....		\$1,929,719.71
Stock capital actually paid up in cash.....		500,000.00
Surplus beyond capital.....		210,465.04
Aggregate amount of liabilities, capital stock and surplus.....		\$2,640,184.75

IV. INCOME.

Gross cash received for premiums.....	\$880,177.12	
Deduct re-insurance and return premiums.....	71,811.35	
Net cash received for premiums.....		\$808,365.77
Received for interest on bonds and mortgages.....		112,838.83
Interest and dividends on stocks and bonds, and from all other sources.....		114,888.16
Income received from all other sources.....		11,707.98
Deposit premiums (less five per cent.) for perpetual fire risks....	\$96,927.71	
Aggregate amount of income received during the year in cash.....		\$1,047,800.74

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$135,840.61	
Cash dividends paid.....	100,000.00	
Paid or allowed for commissions or brokerage.....	156,283.12	
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	31,143.31	
Paid for state, national, and local taxes.....	20,460.82	
All other payments and expenditures.....	15,411.45	
Deposit premiums returned on perpetual fire risks.....	\$30,183.02	
Aggregate amount of expenditures during the year, in cash.....		\$459,139.31

FIREMAN'S FUND INSURANCE COMPANY.

LOCATED IN SAN FRANCISCO, CAL.

[Incorporated May 13th, 1863.]

DAVID J. STAPLES, *President.*GEORGE D. DORNIN, *Secretary.*

Attorney in Connecticut, C. B. BOWERS, New Haven.

I. CAPITAL.—GOLD BASIS.

Whole amount of joint-stock or guaranteed capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$165,000.00
Loans on bond and mortgage, (first liens).....	136,961.10
Interest due and accrued on bond and mortgage loans.....	2,608.91
Total value of mortgaged premises (insured for \$55,000).....	\$342,100.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 6 per cent. bonds.....	\$110,000.00	\$113,304.03	113,304.03

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Merchants Mutual Marine Insurance Co. stock.....	\$5,000	\$5,000	\$4,000	
Gas Light Co. stock.....	50,000	34,500	10,000	
Total par and market value and amount loaned.....	\$55,000	\$39,500	\$14,000	\$14,000.00

Notes secured by endorsements.....	\$5,139.85
State of Virginia certificate.....	239.40
Cash in the company's principal office, gold.....	24,315.57
Cash in hands of managers and in course of transmission.....	26,668.79
Cash belonging to the company deposited in bank.....	24,211.69
Interest due and accrued on collateral loans.....	40.00
Gross premiums in due course of collection.....	22,743.38
Bills receivable, taken for fire, marine and inland navigation risks.....	16,245.58
Salvage, property, and claims on losses already paid.....	12,355.31
All other property belonging to the company.....	14,405.30
Furniture.....	\$4,393.11
Aggregate amount of assets, at their actual value.....	\$573,099.06

III. LIABILITIES.

Losses adjusted and unpaid.....	\$12,254.53	
Losses unadjusted, including all reported and supposed losses....	7,983.00	
Losses resisted, including interest, costs and expenses.....	3,597.96	
Total gross claims for losses.....	\$23,835.49	
Deduct re-insurance.....	1,237.49	
Net amount of unpaid losses.....		\$22,598.00
Re-insurance at fifty per cent on fire risks under one year....	\$181,772.10	
Re-insurance <i>pro rata</i> on fire risks running more than one year.	6,452.33	
Re-insurance at 50 per cent. on inland navigation risks.....	16,690.75	
Re-insurance on marine risks.....	12,369.94	
Amount required to safely re-insure all outstanding risks.....		217,285.12
Cash dividends to stockholders remaining unpaid.....		771.92
All other demands against the company.....		843.60
Total liabilities, except stock capital.....		\$241,498.64
Stock capital actually paid up in cash.		300,000.00
Surplus beyond capital.....		31,600.42
Aggregate amount of liabilities, stock and surplus.....		\$573,099.06

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross premiums received in cash.....	\$522,531.06	\$80,579.05	
Bills and notes received for premiums.....		30,949.67	
Gross cash received for premiums.....	\$522,531.06	\$111,528.72	
Deduct re-insurance and return premiums....	54,068.56	21,675.83	
Net cash actually received for premiums....	\$468,462.50	\$89,852.89	\$558,315.39
Bills and notes received for premiums remaining unpaid.....		\$16,245.58	
Received for interest on bonds and mortgages, and bills receivable.....			19,317.00
Interest and dividends on stocks and bonds, and from all other sources.....			9,900.00
Income from rents, \$15,258.50; tax on policies, \$851.26 : total.....			16,109.76
Aggregate amount of income received during the year in cash.....			\$603,642.15

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Gross amount paid for losses.....	\$366,452.81	\$24,932.58	
Deduct salvages and re-insurance.....	49,043.26	1,093.76	
Net amount paid during the year for losses....	\$317,409.55	\$23,838.82	\$341,248.37
Cash dividends actually paid.....			17,483.58
Paid or allowed for commissions or brokerage.....			77,673.40
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....			35,964.60
Paid for state, national, and local taxes.....			9,925.75
Interest on borrowed money and office and agency expenses.....			72,584.56
Bills payable, drafts given for losses matured.....			78,750.00
Aggregate amount of expenditures during the year, in cash.....			\$633,630.26

FRANKLIN FIRE INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated April 22d, 1829.]

ALFRED G. BAKER, *President*.THEODORE M. REGER, *Secretary*.

Attorney in Connecticut, J. W. SMITH, Waterbury.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$400,000.00
Whole amount of capital actually paid up in cash.....	400,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$105,000.00
Loans on bond and mortgage, first liens.....	2,529,813.45
Interest due and accrued on bond and mortgage loans.....	39,631.22

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States bonds, 1881	\$5,000.00	\$5,887.50	
“ “ “ 5-20s, 1864, M. & N.....	20,000.00	23,000.00	
“ “ “ 5-20s, 1865, “	34,000.00	39,185.00	
“ “ “ 10-40s.....	40,000.00	45,600.00	
Philadelphia city bonds, 6s, new.....	30,000.00	30,412.50	
Cincinnati 7-30s.....	4,000.00	4,140.00	
American Steamship Co. stock.....	10,000.00	7,000.00	
Alabama state bonds.....	10,000.00	6,900.00	
City of Pittsburgh 7s.....	10,000.00	10,100.00	
Mississippi state warrants.....	15,000.00	12,750.00	
Commercial National Bank stock.....	5,000.00	6,000.00	
Ins. Co. of North America stock.....	1,500.00	4,275.00	
Continental Hotel Co. stock, pref'd.....	1,600.00	1,440.00	
Total par and market value.....	\$186,100.00	\$196,690.00	\$196,690.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
United States bonds, 5-20s, '65.	\$1,000	\$1,150	\$1,000
“ “ “ “	1,000	1,150	1,000
“ “ “ “	3,000	3,450	2,500
“ “ “ “	1,000	1,150	900
“ “ “ “	10,000	11,500	10,000
“ “ “ “	2,500	2,875	3,500
“ “ “ “ 5s, new.....	1,000	1,110	
Penna. R. R. 1st mort. bonds.....	4,000	4,000	3,000

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Martin County, Ind., bonds.....	\$6,000	\$6,000	\$5,000	
Ohio Falls and Car Locomotive Co. bonds...	10,000	10,000	8,400	
J., M. & I. R. R. Co. bonds.....	10,000	10,000	8,000	
Meridian National Bank stock.....	10,000	10,000	8,276.08	
Franklin, Ind., Gas Co. stock.....	800	1,000	800	
Indianapolis Rolling Mill Co. stock.....	17,500	14,000	8,000	
Indianapolis Cotton Manufacturing Co. stock.....	5,000	5,000	4,392.95	
Indianapolis Ins. Co. Bank stock.....	3,000	3,600	3,200	
Total par and market value and amount loaned.....	\$62,300	\$59,600	\$46,069.03	\$46,069.03

Cash in the company's principal office.....	4,961.56
Cash belonging to the company deposited in bank.....	30,035.38
Interest due and accrued on stocks and bonds not included in "market value"...	2,039.44
Interest due and accrued on collateral loans.....	389.96
Gross premiums in due course of collection.....	37,918.16
Bills receivable, taken for fire, marine, and inland risks.....	1,253.50
Aggregate amount of assets of the company, at their actual value.....	\$327,613.95

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,900.00
Deduct salvages.....	200.00
Net amount of unpaid losses.....	\$2,700.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$49,506.62
Re-insurance <i>pro rata</i> on fire risks running more than one year...	6,804.54
Re-insurance at fifty per cent. on inland navigation risks.....	245.00
Amount required to safely re-insure all outstanding risks.....	56,556.16
Due for commissions and brokerage.....	6,528.10
Total liabilities except stock.....	\$65,784.26
Stock capital actually paid up in cash.....	234,400.00
Surplus beyond capital.....	27,429.69
Aggregate amount of liabilities, capital stock and surplus.....	\$327,613.95

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross cash received for premiums.....	\$117,479.16	\$677.66	
Deduct re-insurance and return premiums.....	10,448.44		
Net cash received for premiums.....	\$107,030.72	\$677.66	\$107,708.38
Bills and notes for unpaid premiums.....	\$493.50	\$760.00	
Received for interest on bonds and mortgages.....			4,273.60
Interest and dividends on stocks and bonds and from all other sources.....			5,706.09
Aggregate amount of income received during the year, in cash.....			\$117,688.07

V. EXPENDITURES.

	Fire.	Marine & Inl'd.
Gross amount paid for losses.....	\$18,122.31	
Deduct salvages and re-insurance.....	252.99	
Net amount paid during the year for losses.....	<u>\$17,869.32</u>	<u>\$17,869.32</u>
Paid or allowed for commissions or brokerage.....		19,694.66
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		7,863.24
Paid for state, national, and local taxes.....		1,409.97
All other payments and expenditures.....		<u>5,427.01</u>
Aggregate amount of expenditures during the year, in cash.....		<u>\$51,764.20</u>

GERMANIA FIRE INSURANCE COMPANY. .

LOCATED IN NEW YORK CITY.

[Incorporated March, 1859.]

RUDOLPH GARRIGUE, *President.*HUGO SCHUMANN, *Secretary.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$45,305.95
Loans on bond and mortgage, first liens.....	484,400.00
Interest due and accrued on bond and mortgage loans.....	11,126.24
Value of the lands mortgaged.....	\$532,500.00
Buildings mortgaged.....	646,700.00
Total value of mortgaged premises.....	<u>\$1,179,200.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States 5-20 bonds of 1862, registered....	\$400,000.00	\$454,500.00
“ “ “ “ of 1867, coupons.....	10,000.00	11,937.50
National Park Bank stock.....	5,000.00	7,500.00
Neptune Fire Ins. Co. stock, (in liquidation)....	2,000.00	100.00

State of South Carolina bonds.....	20,000.00	4,700.00	
State of Alabama 8 per cent. bonds.....	5,000.00	2,750.00	
“ “ 5 per cent. bonds.....	5,000.00	2,350.00	
Total par and market value.....	\$447,000.00	\$483,837.50	\$483,837.50

Loaned on Collaterals.

	Par value.	Market value.	Amount loaned.
National State Bank stock, Elizabeth, N. J.....	\$10,800	\$10,800	10,000
First National Bank stock, Jersey City.....	5,900	5,900	
United States Express Co. stock.....	1,500	900	
Western Union Telegraph Co. stock.....	700	525	1,000
Am. Merchants Union Express Co. stock.....	3,500	2,310	
Wells, Fargo & Co. Express Co. stock.....	300	240	
United States 10-40 bonds.....	5,000	5,650	10,000
State of California bonds.....	5,000	5,000	
N. York City Tax Relief bond.....	1,000	1,000	
United States 5-20 bonds, '64, 6s.....	6,000	6,900	15,000
“ “ “ “ '67.....	2,000	2,300	
“ “ “ “ '67.....	2,500	2,875	
Brooklyn City Water loan.....	4,000	4,000	10,000
Brooklyn Bedford Av. Improvement bonds.....	2,000	2,000	
First National Bank stock, Jersey City, N. J.....	11,000	11,000	
United States 10-40 bonds, '64.....	4,000	4,520	7,000
“ “ 5-20 bonds, '65.....	1,000	1,150	
“ “ 5-20 bonds, '65.....	2,000	2,300	
Total par and market value and amount loaned.....	\$67,300	\$68,470	\$54,500

Cash in the company's principal office.....	11,400.42
Cash belonging to the company deposited in bank.....	66,259.57
Interest due and accrued on collateral loans.....	558.64
Gross premiums in due course of collection.....	3,350.18
Bills receivable, taken for fire, marine, and inland risks.....	2,597.50
Cash in hands of agents and in course of transmission.....	74,991.15
Office furniture and fixtures.....	\$11,774.78
Aggregate amount of all assets, stated at their actual value.....	\$1,238,327.15

III. LIABILITIES.

Losses adjusted and unpaid.....	\$26,721.50
Losses unadjusted, including all reported and supposed losses....	20,753.31
Losses resisted, including interest, costs, and expenses.....	17,344.68
Total gross amount of claims for losses.....	\$64,819.49
Deduct re-insurance and salvage.....	7,570.96
Net amount of unpaid losses.....	\$57,248.53
Re-insurance at fifty per cent. on fire risks under one year.....	\$362,388.78
Re-insurance <i>pro rata</i> on fire risks running more than one year .	73,342.88
Amount required to safely re-insure all outstanding risks.....	435,731.66
Total liabilities, except capital stock.....	\$492,980.19
Stock capital actually paid up in cash.....	500,000.00
Surplus beyond capital.....	245,346.96
Aggregate amount of liabilities, capital stock and surplus.....	\$1,238,327.15

IV. INCOME.

Gross cash received for premiums.....	\$865,876.47
Deduct re-insurance and return premiums.....	81,829.94
Net cash received for premiums.....	\$784,046.53
Received for interest on bonds and mortgages.....	32,657.03
Interest and dividends on stocks and bonds, and from all other sources.....	32,433.37
Income received from rents.....	17,526.02
Aggregate amount of income received during the year in cash.....	\$866,662.95

V. EXPENDITURES.

Gross amount paid for losses.....	\$536,286.65
Deduct salvages and re-insurance.....	1,422.78
Net amount paid during the year for losses.....	\$534,863.87
Cash dividends and interest paid to stockholders.....	50,000.00
Paid or allowed for commissions or brokerage.....	115,906.69
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	69,077.29
Paid for state, national, and local taxes.....	14,133.24
All other payments and expenditures.....	131,049.98
Aggregate amount of expenditures during the year, in cash.....	\$915,031.07

GERMAN AMERICAN INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated March, 1872.]

EMIL OELBERMANN, *President.*

JAMES A. SILVEY, *Secretary.*

Attorney in Connecticut, EGBERT MARSH, Bridgeport.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	1,000,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States regis. 6 per cent. currency bonds..	\$360,000.00	\$412,200.00
“ “ 5-20 bonds, '67.....	100,000.00	115,500.00
“ “ 5-20 bonds, '58.....	162,000.00	178,200.00

United States 6 per cent. bonds, '81.....	50,000.00	58,000.00	
“ “ 5-20 bonds, '62.....	25,000.00	28,000.00	
“ “ 5-20 bonds, '65.....	20,000.00	23,000.00	
“ “ 10 40 bonds.....	15,000.00	16,900.00	
New York City 7 per cent. Assessment bonds....	40,000.00	40,000.00	
Total par and market value.....	\$772,000.00	\$871,800.00	\$871,800.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
United States 10-40 coupon bonds.....	\$5,000	\$5,675	\$5,000
“ “ 5 per cent. bonds, '58.....	15,000	16,575	15,000
“ “ 5-20 bonds, '68.....	10,000	11,900	10,000
“ “ 5-20 bonds, '67.....	1,000	1,195	1,000
“ “ 5 per cent. bonds, '58.....	25,000	27,625	27,000
“ “ 5-20 bonds, '62.....	3,000	3,405	
“ “ 5 per cent. bonds, '68.....	25,000	27,625	25,000
City of Poughkeepsie 7 per cent. bonds.....	11,000	11,000	10,000
United States 5-20 coupon bonds, '68.....	10,000	11,900	10,000
“ “ 5-20 coupon bonds, '65.....	5,000	5,775	5,000
“ “ 5 per cent. coupon bonds, '58.....	15,000	16,575	50,000
“ “ 5-20 coupon bonds, '65.....	7,000	8,085	
“ “ 10-40 bonds.....	1,000	1,135	
N. Y. Central & Hudson River R. R. stock.....	30,000	30,000	50,000
Buffalo City 7 per cent. bonds.....	10,000	9,500	
Louisville City 6 per cent. bonds.....	5,000	5,100	
United States 5 per cent. registered bonds, '58.....	35,000	38,675	35,000
“ “ currency 6s.....	25,000	28,500	40,000
“ “ 5 per cent. registered bonds, '58.....	10,000	11,050	
Buffalo City 7 per cent. bonds.....	5,000	4,750	30,000
City of Poughkeepsie 7 per cent. bonds.....	11,000	11,000	
“ “ “ “ “ “.....	33,000	33,000	30,000
Jersey City bonds.....	3,000	2,850	2,000
United States bonds, currency 6s.....	45,000	51,300	50,000
Massachusetts State 5 per cent. bonds.....	4,000	4,900	
United States 5-20 coupon bonds, '67.....	10,000	11,950	10,000
“ “ 10-40 registered bonds.....	10,000	11,150	10,000
New York & Harlem R. R. stock.....	5,000	6,000	3,000
United States currency 6s, reg. bonds.....	40,000	45,600	40,000
“ “ “ “ “ “.....	52,000	59,280	100,000
“ “ 5-20 registered bonds, '65.....	48,000	55,200	
Buffalo City 7 per cent. bonds.....	30,000	28,500	22,500
Total par and market value and amount loaned.....	\$545,000	\$595,875	\$511,000
			\$511,000.00

Cash in the Company's principal office.....	9,121.50
Cash belonging to the company deposited in bank.....	166,416.99
Gross premiums in due course of collection.....	114,024.10
Aggregate amount of assets, at their actual value.....	\$1,672,362.59

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses..	\$38,741.05	
Losses resisted, including interest, costs, and expenses.....	8,832.04	
Net amount of unpaid losses.....		\$47,573.09
Re-insurance at 50 per cent. on fire risks under one year.....	\$348,391.41	

Re-insurance <i>pro rata</i> on fire risks running more than one year..	62,290.78	
Re-insurance on inland navigation risks at 50 per cent.....	175.00	
Amount required to safely re-insure all outstanding risks.....		410,857.19
Due and accrued for salaries, rent, advertising, etc.....		1,550.00
Due for commissions and brokerage.....		24,134.62
Total amount of liabilities, except capital stock.....		\$484,114.90
Stock capital actually paid up in cash.....		1,000,000.00
Surplus beyond capital.....		188,247.69
Aggregate amount of liabilities, capital stock, and surplus.....		\$1,672,362.59

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross cash received for premiums.....	\$1,009,900.09	\$400.00	
Deduct re-insurance and return premiums.....	123,423.00		
Net cash actually received for premiums.....	\$886,477.09	\$400.00	\$886,877.09
Interest and dividends on stocks and bonds, and from all other sources.....			86,899.33
Aggregate amount of income received during the year in cash.....			\$973,776.42

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Gross amount paid for losses.....	\$428,169.75		
Deduct salvages and re-insurance.....	5,671.68		
Net amount paid for losses.....	\$422,498.07		\$422,498.07
Cash dividends actually paid.....			40,000.00
Paid or allowed for commissions or brokerage.....			134,607.05
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			41,697.47
Paid for state, national, and local taxes.....			16,846.58
All other payments and expenditures.....			52,886.11
Aggregate amount of expenditures during the year, in cash.....			\$708,535.28

GIRARD FIRE AND MARINE INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated March, 1853.]

THOMAS CRAVEN, *President*.• JAMES B. ALVORD, *Secretary*.

Attorney in Connecticut, RALPH GILLETT, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$183,000.00
Loans on bond and mortgage, (first liens,) not more than one year's interest due..	173,400.00
Loans on bond and mortgage, (first liens,) more than one year's interest due....	7,950.00
Interest due and accrued on bond and mortgage loans.....	3,779.49
Value of Land and buildings mortgaged, (insured for \$143,750).	455,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 bonds.....	\$37,100.00	\$43,969.00	
“ “ 5 per cent. bonds.....	55,000.00	61,325.00	
City of Philadelphia 6 per cent. loan.....	17,800.00	17,978.00	
City of Louisville 6 per cent. loan.....	10,000.00	9,500.00	
City of Trenton 6 per cent. loan.....	11,000.00	11,000.00	
American Steamship Co. bonds.....	5,000.00	4,000.00	
Union Pacific R. R. Co. bonds.....	5,000.00	4,200.00	
Pennsylvania R. R. Co. bonds.....	43,000.00	42,000.00	
Danville, Hazl. & Wilkesbarre R. R. Co. bonds..	10,000.00	9,000.00	
Camden & Amboy R. R. Co. bonds.....	17,000.00	15,520.00	
Phila. & Erie R. R. Co. bonds.....	15,000.00	13,500.00	
Connecting R. R. Co. bonds.....	10,000.00	8,500.00	
Phila. & Reading R. R. Co. bonds.....	5,000.00	5,175.00	
Lehigh Navigation Co. bonds.....	11,000.00	9,955.00	
Lackawanna & Bloomsburg R. R. Co. bonds....	1,000.00	1,000.00	
Susquehanna Coal Co. bonds.....	3,000.00	3,000.00	
Phila. & Reading R. R. Co. stock.....	20,000.00	22,900.00	
Total par and market value.....	\$275,900.00	\$282,522.00	\$282,522.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Philadelphia & Erie R. R. Co. stock.....	\$10,000	\$4,400	\$5,000	
Fire Association stock.....	1,100	1,650		
United States 5-20 bonds.....	1,000	1,150		
" " " ".....	6,000	7,140	6,000	
Total par and market value and amount loaned.....	\$15,100	\$14,340	\$11,000	11,000

Loans secured by stock of this company.....	2,000.00
Cash in the company's principal office.....	2,552.40
Cash belonging to the company deposited in bank.....	74,396.20
Cash deposited in Girard Life Insurance and Trust Co.....	4,500.00
Interest due and accrued on collateral loans.....	245.07
Gross premiums in due course of collection.....	30,546.04
Rents due and accrued.....	516.91
Office and agency supplies, \$5,000; Perpetual Ins. Co's buildings, \$1,800.	
Aggregate amount of all assets of the company, at their actual value.....	\$776,408.11

III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,199.67	
Losses unadjusted, including all reported and supposed losses.....	13,449.17	
Losses resisted, including interest, costs, and other expenses.....	3,000.00	
Net amount of unpaid losses.....		\$24,648.84
Re-insurance at fifty per cent. on fire risks under one year.....	\$186,985.75	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	41,433.92	
Amount required to safely re-insure all outstanding risks.....		228,419.67
Amount reclaimable by the insured on perpetual fire risks.....		75,258.00
Due and accrued for salaries, rent, advertising, etc.....		3,237.82
All other demands against the company.....		4,906.89
Total liabilities except capital stock.....		\$336,471.22
Stock capital actually paid up in cash.....		300,000.00
Surplus beyond capital.....		139,936.89
Aggregate amount of liabilities, capital and surplus.....		\$776,408.11

IV. INCOME.

Gross cash received for premiums.....	\$439,376.16	
Deduct re-insurance, rebate, and return premiums.....	19,370.89	
Net cash actually received for premiums.....		\$420,005.27
Received for interest on bonds and mortgages.....		6,878.29
Interest and dividends on stocks and bond, and from all other sources.....		19,939.19
Received for rents.....		9,703.00
Deposit premiums, (less five per cent.) for perpetual fire risks...	\$15,183.28	
Aggregate amount of income received during the year in cash.....		\$456,525.75

V. EXPENDITURES.

Gross amount paid for losses.....	\$137,376.19	
Deduct salvages and re-insurance.....	1,642.44	
Net amount paid during the year for losses.....		\$135,733.75
Cash dividends actually paid.....		30,000.00
Paid or allowed for commissions or brokerage.....		62,371.73
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		20,527.29
Paid for state, national, and local taxes.....		17,438.31
All other payments and expenditures.....		37,561.43
Deposit premiums returned on perpetual fire risks.....	\$8,869.03	
Aggregate amount of expenditures during the year, in cash.....		<u>\$303,632.51</u>

GLOBE INSURANCE COMPANY.

LOCATED IN CHICAGO, ILL.

[Incorporated, Feb. 16th, 1865.]

GEORGE K. CLARK, *President*.S. P. WALKER, *Secretary*.

Attorney in Connecticut, GEORGE S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$3,000.00
Loans on bond and mortgage, first liens, not more than one year's interest due...	\$211,839.27
Loans on bond and mortgage, first liens, more than one year's interest due.....	18,000.00
Interest due and accrued on bond and mortgage loans.....	6,707.09
Total value of mortgaged premises.....	\$760,900

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States registered bonds, '67.....	\$25,000.00	\$29,125.00	
West Chicago Park bonds.....	50,000 00	47,500.00	
Total par and market value.....	\$75,000.00	\$76,625.00	\$76,625.00

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Chicago Railway Construction Co. stock.....	\$20,000	\$30,000	\$15,000	
Total par and market value and amount loaned.....	\$20,000	\$30,000	\$15,000	\$15,000.00

Cash in the company's principal office.....	1,137.94
Cash belonging to the company deposited in bank.....	64,373.53
Gross premiums in due course of collection.....	58,649.15
Due from other companies for re-insurance on losses paid.....	1,875.00
Office furniture.....	\$3,000.00
Aggregate amount of all assets, at their actual value.....	\$457,206.98

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,679.41
Losses unadjusted, including all reported and supposed losses....	8,650.00
Net amount of unpaid losses.....	\$23,329.41
Re-insurance at fifty per cent. on fire risks under one year....	\$156,496.03
Re-insurance <i>pro rata</i> on fire risks running more than one year.	3,346.48
Amount required to safely re-insure all outstanding risks.....	159,842.51
Due for commissions and brokerage.....	5,864.91
Total amount of liabilities, except capital stock.....	\$189,036.83
Stock capital actually paid up in cash.....	300,000.00
Aggregate amount of liabilities, and capital stock.....	\$489,036.83

IV. INCOME.

Gross cash received for premiums.....	\$310,742.17
Deduct re-insurance, rebate, abatement and return premiums.	25,089.81
Net cash actually received for premiums.....	285,652.36
Received for interest on bonds and mortgages.....	20,796.75
Aggregate amount of income received during the year in cash.....	\$306,449.11

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$64,470.56
Paid or allowed for commissions or brokerage.....	56,358.72
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	23,632.65
Paid for state, national, and local taxes.....	2,849.76
All other payments and expenditures, including interest on borrowed money....	24,359.70
Aggregate amount of expenditures during the year, in cash.....	\$171,671.39

HANOVER FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April, 1852.]

BENJAMIN S. WALCOTT, *President.*I. REMSEN LANE, *Secretary.*

Attorney in Connecticut, WILLIAM WALLACE, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$400,000.00
Whole amount of capital actually paid up in cash.....	400,000.00

II. ASSETS.

Real Estate owned by the Company, unencumbered.....	\$2,725.95
Loans on bond and mortgage, first liens.....	256,200.00
Interest due and accrued on bonds and mortgage loans.....	3,608.05
Value of lands mortgaged.....	\$257,500.00
Value of buildings mortgaged, (insured for \$274,500).....	421,500.00
Total value of mortgaged premises.....	\$679,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 registered bonds, 1865.....	\$15,000.00	\$17,175.00	
“ “ “ “ “ 1867.....	320,000.00	368,000.00	
“ “ “ “ “ 1864.....	10,000.00	11,350.00	
“ “ “ coupon bonds, 1865.....	15,000.00	17,906.25	
“ “ currency 6s.....	50,000.00	57,000.00	
“ “ 6 per cent. registered bonds, 1881..	20,000.00	23,300.00	
“ “ 5-20 reg. bonds, (new) 1865.....	20,000.00	23,000.00	
New York County bonds.....	11,000.00	11,000.00	
New York City Assessment bonds.....	25,000.00	25,000.00	
South Carolina 6 per cent. bonds.....	20,000.00	2,200.00	
Alabama 5 per cent. bonds.....	10,000.00	4,762.50	
Total par and market value.....	\$516,000.00	\$560,693.75	\$560,693.75

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Lamar Fire Insurance Co. stock.....	\$2,000	\$500	\$1,200
N. Y. National Exchange Bank stock.....	1,000	900	
Continental National Bank stock.....	2,000	1,500	700
Bank of the Republic stock.....	2,000	2,000	
St. Nicholas National Bank stock.....	10,000	10,000	8,500

Metropolitan National Bank stock.....	20,000	25,000	} 25,000	
National Ins. Co. stock, Hartford, Conn.....	3,000	3,300		
Columbia Fire Ins. Co. stock.....	1,200	900		
N. Y. Guaranty and Indemnity Co. stock.....	5,000	5,000	4,500	
United States coupon bonds, 1881.....	400	483	400	
Bank of New York stock.....	11,300	13,108	} 35,000	
Manhattan Gas Light Co. stock.....	10,000	20,000		
N. Y. Central and Hudson River R.R. Co. stock.....	10,000	9,950		
United States coupon bonds, 1881.....	4,000	4,400	} 5,000	
“ “ “ “ 1881.....	1,000	1,207.50		
N. Y. National Exchange Bank stock.....	1,000	900	700	
United States 5-20 coupon bonds, 1864.....	2,000	2,295	} 2,500	
“ “ “ “ “ 1865.....	50	59.08		
“ “ “ “ “ 1867.....	550	656.56		
“ “ “ registered bonds, 1867.....	12,000	13,800	} 20,000	
Delaware & Hudson Canal Co. stock.....	9,900	11,385		
Total par and market value and amount loaned.....	\$108,400	\$127,404.74	\$103,500	\$103,500.00

Cash in the company's principal office.....	20,690.09
Cash belonging to the company deposited in bank.....	59,197.14
Interest due and accrued on stocks not included in "market value".....	652.34
Interest due and accrued on collateral loans.....	694.21
Gross premiums in due course of collection.....	77,376.07

Aggregate amount of all assets of the company, at their actual value..... \$1,085,337.60

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,212.76
Losses unadjusted, including all reported or supposed losses.....	47,728.48
Losses resisted, including interest, costs and other expenses.....	23,944.69
Total gross amount of claims for losses.....	\$75,885.93
Deduct salvages and re-insurance.....	6,020.96
Net amount of unpaid losses.....	69,864.97
Re-insurance at fifty per cent. on fire risks under one year....	\$364,643.06
Re-insurance <i>pro rata</i> on fire risks running more than one year..	103,918.34
Amount required to safely reinsure all outstanding risks.....	468,561.40
Due for commissions and brokerage, and return premiums.....	9,367.44
Total liabilities except capital stock.....	\$547,793.81
Stock capital actually paid up in cash.....	400,000.00
Surplus beyond capital.....	137,543.79
Aggregate amount of liabilities, capital stock and surplus.....	\$1,085,337.60

IV. INCOME.

Gross cash received for premiums.....	\$852,097.16
Deduct re-insurance, rebate, abatement, and return premiums.....	74,513.64
Net cash received for premiums.....	\$777,583.52
Received for interest on bonds and mortgages.....	11,319.41
Interest and dividends on stocks and bonds, and from all other sources.....	44,401.98
Received for increased capital.....	\$150,000
Aggregate amount of income received during the year in cash.....	\$833,304.91

V. EXPENDITURES.

Gross amount paid for losses.....	\$454,483.66	
Deduct salvages and re-insurance.....	3,229.87	
Net amount paid for losses.....		\$451,253.79
Cash dividends actually paid.....		32,500.00
Paid or allowed for commissions or brokerage.....		113,277.54
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		48,379.66
Paid for state, national, and local taxes.....		13,804.85
All other payments and expenditures.....		92,714.61
Aggregate amount of expenditures during the year, in cash.....		<u>\$751,930.45</u>

HOFFMAN FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated May, 1864.]

MARCUS F. HODGES, *President*.OLIVER A. DRAKE, *Secretary*.

Attorney in Connecticut, SILAS CHAPMAN, JR., Hartford.

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$200,000.00
---	--------------

II. ASSETS.

Loans on bond and mortgage, (first liens).....		\$140,493.00
Interest due and accrued on bond and mortgage loans.....		1,329.75
Value of the land mortgaged.....	\$161,500.00	
Buildings mortgaged, (insured for \$86,500).....	124,500.00	
Total value of mortgaged premises.....	<u>\$286,000.00</u>	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States 5-20 coupon bonds, 1865, new....	\$10,000.00	\$11,550.00
" " 6 per cent. registered bonds, 1881..	10,000.00	11,625.00
" " 5-20 registered bonds, 1867.....	35,000.00	40,337.50
" " " " " 1862.....	30,000.00	33,900.00
N. Y. Central & Hudson River R. R. Co. stock...	10,000.00	10,000.00

Bank of Commerce stock.....	10,000.00	11,600.00	
American Exchange Bank stock.....	16,800.00	18,144.00	
Delaware & Hudson Canal Co. stock.....	10,000.00	11,500.00	
Total par and market value.....	\$131,800.00	\$148,656.50	\$148,656.50

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Bank of New York stock.....	\$1,800	\$1,625	\$1,000	
Continental Ins. Co. stock—Montauk Ins. Co. stock.	1,700	2,525	1,900	
Bank of Metropolis stock—Hope Ins. Co. stock.....	6,725	6,000	5,000	
Safeguard Ins. Co. stock—U. S. Life Ins. Co. stock—U. S. Life Ins Co. scrip.....	5,425	5,342.50	4,000	
Williamsburgh Gas Light Co. stock.....	1,250	1,875	1,250	
United States 5-20 bonds.....	1,000	1,140	1,000	
Total par and market value and amount loaned.....	\$17,400	\$18,507.50	\$14,150	\$14,150.00

Cash in the Company's principal office, and in hands of agents.....	13,366.26
Cash belonging to the Company deposited in bank.....	10,932.23
Interest due and accrued on collateral loans.....	529.81
Gross premiums in due course of collection.....	13,588.82
Office furniture and fixtures.....	\$2,500.00
Aggregate amount of all assets of the company, at their actual value....	\$343,046.37

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,600.00	
Losses unadjusted, including all reported and supposed losses....	7,900.00	
Net amount of unpaid losses.....		\$9,500.00
Re-insurance at 50 per cent. on fire risks under one year.....	\$95,117.75	
Re-insurance <i>pro rata</i> on fire risks running more than one year.	4,619.21	
Amount required to safely re-insure all outstanding risks.....		99,736.96
Due and accrued for salaries, rent, etc.....		1,000.00
Due for commissions and brokerage, and return premiums.....		1,979.97
Total liabilities except capital stock.....		\$112,216.93
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		30,829.44
Aggregate amount of liabilities, capital stock and surplus.....		\$343,046.37

IV. INCOME.

Gross cash received for premiums.....	\$306,830.49	
Deduct re-insurance, rebate, abatement and return premiums..	26,899.33	
Net cash received for premiums.....		\$279,431.16
Received for interest on bonds and mortgages.....		14,097.58
Interest and dividends on stocks and bonds and from all other sources.....		10,817.89
Received for calls on capital.....	\$100,000.00	
Aggregate income received during the year in cash.....		\$304,346.63

V. EXPENDITURES.

Gross amount paid for losses.....	\$223,584.45
Deduct re-insurance and salvages.....	5,465.31
Net amount paid during the year for losses.....	\$218,119.14
Paid or allowed for commissions or brokerage.....	45,793.53
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	19,289.88
Paid state, national, and local taxes, in this and other states.....	3,400.14
All other payments and expenditures.....	21,192.80
Aggregate amount of expenditures during the year, in cash.....	\$207,795.49

HOME INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized April, 1853.]

CHARLES J. MARTIN, *President.*JOHN H. WASHBURN, *Secretary.*

Attorney in Connecticut, W. E. BAKER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$2,500,000.00
Whole amount of capital actually paid up in cash.....	2,500,000.00

II. ASSETS.

Loans on bonds and mortgages, (first liens).....	\$1,897,840.66
Interest accrued on bonds and mortgage loans.....	27,961.43
Value of lands mortgaged.....	\$2,532,500
Buildings mortgaged, (insured for \$1,578,760).....	2,588,400
Total value of mortgaged premises:.....	\$5,120,900

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States 5-20 bonds, 1864.....	\$750,000.00	\$855,000.00
“ “ “ “ 1865.....	450,000.00	518,625.00
“ “ 6 per cent. currency bonds.....	300,000.00	342,750.00
“ “ 6 per cent. bonds, 1881.....	200,000.00	232,750.00
Brooklyn City Deficiency Certificates.....	100,000.00	100,000.00
New York City Revenue bonds.....	57,000.00	57,000.00
“ “ Assessment Fund bonds,.....	20,000.00	20,000.00
Tennessee State bonds.....	20,000.00	16,000.00

Alabama State bonds.....	10,000.00	5,000.00	
South Carolina State bonds.....	20,000.00	2,420.00	
Mississippi State Treasury warrants.....	20,000.00	16,400.00	
Total par and market value,.....	\$1,947,000.00	\$2,165,945.00	\$2,165,945.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Hanover Bank stock.....	\$5,000	\$5,000	\$4,000
St. Nicholas National Bank stock.....	25,000	25,000	20,000
American Exchange National Bank.....	1,100	1,177	8,000
Fulton Bank of Brooklyn stock.....	1,500	1,275	
German American National Bank stock.....	4,000	3,560	
Hanover National Bank ".....	2,900	2,900	3,500
Fulton Bank of Brooklyn ".....	4,500	3,825	
Continental Insurance Co. ".....	1,000	1,050	
Continental National Bank ".....	1,000	700	600
Central " " ".....	7,000	4,620	11,555.96
Fourth " " ".....	7,000	7,000	
N. Y. Cent. & Hudson Riv. R. R. ".....	10,000	9,950	16,500
N. Y. & Harlem R. R. ".....	10,000	11,900	
St. Nicholas National Bank ".....	2,000	2,000	1,800
Tenth " " ".....	10,000	7,500	6,000
Fourth " " ".....	20,000	20,000	30,000
Park " " ".....	10,000	12,400	
Broadway Bank ".....	5,000	13,750	
N. Y. Cent. & Hud. River R. R. ".....	10,000	9,950	10,000
St. Nicholas National Bank ".....	1,500	1,500	
Bulls Head Bank ".....	500	500	
Fonda, Johnstown & Gloversville R. R. Co. stock.....	10,000	5,000	
Adriatic Fire Insurance Co. stock.....	1,325	861.25	600
Equitable Life Assurance Society stock.....	13,000	19,500	13,000
" " " " ".....	12,000	18,000	12,000
Second National Bank stock.....	10,000	17,500	15,000
Metropolitan National Bank stock.....	5,000	6,150	
Pacific Bank stock.....	10,000	15,000	10,000
Safe Deposit Co. stock.....	2,500	2,500	2,000
Merchants National Bank stock.....	2,500	2,850	4,700
American Exchange National Bank stock.....	2,700	2,889	
Delaware & Hudson Canal Co. stock.....	4,000	4,600	3,800
Harlem R. R. stock.....	5,000	5,950	5,000
N. Y. Central & Hudson River R. R. stock.....	5,000	4,975	
U. S. 6 per cent. bonds of 1881, registered.....	4,000	4,655	10,000
" 5-20 " 1862, ".....	6,000	6,810	
" 6 per cent. " 1881, ".....	4,000	4,655	
" 10-40 " ".....	4,500	5,006.25	15,000
" 5-20 " 1868, coupons.....	4,000	4,760	
" 5-20 " 1867, ".....	1,000	1,192.20	
" 6 per cent. " 1881, ".....	1,000	1,207.50	
" 10-40 " ".....	1,000	1,180	
" 5-20 " 1865, new.....	5,000	5,362.50	25,000
" " " 1897, ".....	20,000	23,850	
" 6 per cent. " 1881, ".....	5,000	6,037.50	5,000
" 5-20 " 1865, ".....	10,000	11,525	15,000
" " " 1865, ".....	5,000	5,762.50	
" " " 1867, registered.....	16,000	18,480	16,000
" 6 per cent. " 1881, ".....	4,000	4,830	4,000
" 5-20 " 1864, ".....	3,300	3,780.75	5,000
" " " 1865, new.....	2,000	2,385	
" " " 1868, ".....	2,000	2,380	2,000
" " " 1868, ".....	2,000	2,380	2,000

[illegible]

Cash belonging to the company deposited in bank.....	151,510.55
Interest due and accrued on stocks not included in "market value"....	4,712.57
Interest due and accrued on collateral loans.....	1,262.49
Net premiums in due course of collection.....	195,209.12
Bills receivable, taken for fire risks, not matured, \$17,648.88; past due, \$4,014.49,	21,663.33
Due for salvage claims, \$8,399.96; for re-insurance, \$16,486.58, on losses paid..	24,886.54
Aggregate amount of assets of the company at their actual value.....	\$4,852,697.65

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$187,332.98	
Losses resisted, including interest, costs, and other expenses.....	28,832.26	
Net amount of unpaid losses.....		\$216,165.24
Re-insurance at fifty per cent. on fire risks under one year.....	\$1,160,468.00	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	736,511.66	
Amount required to safely re-insure all outstanding risks.....		1,897,019.66
Cash dividends to stockholders remaining unpaid.....		525.00
Total amount of liabilities.....		\$2,113,709.90
Stock capital actually paid up in cash.....		2,500,000.00
Surplus beyond capital.....		238,987.75
Aggregate amount of liabilities, capital stock and surplus.....		\$4,852,697.65

IV. INCOME.

Gross cash received for premiums.....	\$3,360,918.78	
Deduct re-insurance, rebate, abatement and return premiums..	260,113.19	
Net cash actually received for premiums.....		\$3,100,805.59
Bills and notes received for premiums, remaining unpaid....	\$15,610.20	
Received for interest on bonds and mortgages.....		152,005.04
Interest and dividends on stocks and bonds, and from all other sources.....		103,192.45
Income from all other sources, viz : rents.....		8,560.50
Aggregate amount of income received during the year in cash... ..		\$3,364,563.58

V. EXPENDITURES.

Gross amount paid for losses.....	\$1,929,173.85	
Deduct salvages and re-insurance.....	30,029.29	
Net amount paid during the year for losses.....		\$1,899,144.56
Cash dividends actually paid.....		2,450.00
Paid or allowed for commissions or brokerage.....		518,681.53
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		223,050.38
Paid for state, national, and local taxes.....		56,225.82
Paid for advertising, postage, stationery, traveling expenses, &c.....		175,831.49
Aggregate amount of expenditures during the year, in cash.....		\$2,875,383.78

HOME INSURANCE COMPANY.

LOCATED IN COLUMBUS, OHIO.

[Incorporated July, 1863.]

I. B. HALL, *President*.L. C. BUTLER, *Secretary*.

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$250,000.00
Whole amount of capital actually paid up in cash.....	250,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$1,727.80
Loans on bond and mortgage, first liens, not more than one year's interest due..	241,399.73
Loans on bond and mortgage, more than one year's interest due.....	26,066.80
Interest due and accrued on bond and mortgage loans.....	23,885.76
Value of the land mortgaged.....	\$844,660.00
Value of buildings mortgaged, (insured for \$61,900.00).....	98,150.00
Total value of mortgaged premises.....	\$942,810.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 10-40 bonds, registered.....	\$10,000.00	\$11,300.00
“ “ “ “	10,000.00	11,300.00
“ “ “ “	5,000.00	5,650.00

United States 10-40 bonds, registered.....	5,000.00	5,650.00	
“ “ “ “	5,000.00	5,650.00	
“ “ “ “	5,000.00	5,650.00	
“ “ “ “	5,000.00	6,650.00	
United States 5-20 bonds, registered	1,000.00	1,200.00	
“ “ “ “	1,000.00	1,200.00	
“ “ “ “	1,000.00	1,200.00	
“ “ “ “	1,000.00	1,200.00	
“ “ “ “	1,000.00	1,200.00	
“ “ “ “	10,000.00	12,000.00	
Fayette County bonds.....	2,000.00	2,000.00	
Columbus City Hall bonds.....	4,000.00	4,000.00	
Piqua City Water Works bonds.....	2,000.00	2,000.00	
“ “ “ “	2,000.00	2,000.00	
“ “ “ “	2,000.00	2,000.00	
“ “ “ “	2,000.00	2,000.00	
“ “ “ “	2,000.00	2,000.00	
“ “ “ “	500.00	500.00	
Total par and market value.....	\$76,500.00	\$85,350.00	\$85,350.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Madison National Bank, of London, O., stock.....	\$11,000	\$12,750	\$10,800
Citizens Savings Bank stock, Columbus, O.,.....	4,000	4,000	1,500
United States 5-20 registered bond of 1862.....	1,000	1,200	660
“ “ “ “ of 1865.....	500	600	330
“ 5-20 bonds.....	10,000	12,000	6,742.06
Total par and market value and amount loaned.....	\$26,500	\$30,550	\$20,032.06

Loan on first mortgage as collateral.....	2,849.20
Cash in the company's principal office.....	1,323.23
Cash belonging to the company deposited in bank.....	28,711.31
Interest due and accrued on stocks not included in “market value”.....	2,493.34
Interest due and accrued on collateral loans.	1,772.82
Net premiums in due course of collection.....	53,844.32
Bills receivable.....	13,554.47
All other property belonging to the company.....	14,498.12
Aggregate amount of assets, stated at their actual value.....	\$517,508.96

III. LIABILITIES.

Losses adjusted and unpaid.....	\$19,710.00
Losses unadjusted, including all reported and supposed losses....	7,850.00
Losses resisted, including interest, costs, and other expenses....	10,500.00
Gross amount of claims for losses.....	\$38,060.00
Deduct re-insurance and salvage.....	6,600.00
Net amount of unpaid losses.....	\$31,460.00

Re-insurance at fifty per cent. on fire risks under one year.....	\$165,181.71	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	49,687.84	
Amount required to safely re-insure all outstanding risks.....		214,869.55
Total liabilities, except capital stock.....		\$246,329.55
Stock capital actually paid up in cash.....		250,000.00
Surplus beyond capital.....		21,179.41
Aggregate amount of liabilities, capital stock and surplus.....		\$517,508.96

IV. INCOME.

Gross cash received for premiums.....	\$488,306.32	
Deduct re-insurance and return premiums.....	116,699.39	
Net cash received for premiums.....		\$371,606.93
Bills and notes received for unpaid premiums.....	\$13,554.47	
Received for interest on bonds and mortgages.....		38,615.71
Aggregate amount of income received during the year in cash.....		\$410,222.64

V. EXPENDITURES.

Gross amount paid for losses.....	\$546,684.91	
Deduct salvages and re-insurance.....	13,511.93	
Net amount paid during the year for losses.....		\$533,172.98
Paid or allowed for commissions or brokerage.....		55,658.10
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		42,346.90
Paid for state, national, and local taxes.....		11,954.22
All other payments and expenditures.....		23,833.79
Aggregate amount of expenditures during the year, in cash.....		\$666,965.99

HOWARD INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated March, 1825.]

SAMUEL T. SKIDMORE, *President*.THEODORE KEELER, *Secretary*.

Attorney in Connecticut, EGBERT MARSH, Bridgeport.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$125,000.00
Loans on bond and mortgage, (first liens,) less than one year's interest due.....	58,600.00
Loans on bond and mortgage, (first liens,) more than one year's interest due,...	9,000.00
Interest due and accrued on bond and mortgage loans.....	1,686.42
Value of lands mortgaged.....	\$153,000
Value of buildings mortgaged, (insured for \$29,000).....	73,000
Total value of mortgaged premises.....	\$226,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 6 per cent. bonds, 1881.....	\$25,000.00	\$28,375.00	
“ “ 5 per cent. bonds, 1881, new.....	60,000.00	67,800.00	
“ “ 6 per cent. bonds, currency.....	150,000.00	172,125.00	}
“ “ “ “ of 1895.....			
“ “ “ “ of 1896.....			
“ “ “ “ of 1898.....			
“ “ “ “ of 1899.....			
New York State 7 per cent. bonds.....	5,000.00	5,350.00	
New York City 6 per cent. bonds.....	25,000.00	25,000.00	
“ “ 7 per cent. bonds.....	5,000.00	5,000.00	
King's County 6 per cent. bonds.....	25,000.00	25,000.00	
Delaware & Hudson 7 per cent. gold bonds....	7,000.00	7,700.00	
“ “ 7 per cent. 1st mort. bonds.....	35,000.00	36,750.00	
“ “ 1st mort. bonds of 1891....	15,000.00	15,750.00	
Metropolitan National Bank stock.....	10,000.00	12,600.00	
Phenix National Bank stock.....	5,000.00	5,000.00	
American Exchange National Bank stock,....	14,700.00	16,200.00	
Total par and market value.....	\$381,700.00	\$422,650.00	\$422,650.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
United States 6 per cent. bonds of 1864.....	\$1,000	\$1,150	\$1,000	
“ “ “ of 1865.....	6,500	7,500	5,000	
“ “ “ of 1865.....	2,000	2,300	2,000	
American Exchange National Bank stock.....	1,400	1,540	1,300	
Delaware & Hudson Canal Co. bonds.....	17,300	20,750	15,000	
Total par and market value and amount loaned.....	\$28,200	\$33,240	\$24,300	\$24,300.00

Cash in the company's principal office, gold.....	2,719.26
Cash belonging to the company deposited in bank.....	20,830.43
Interest due and accrued on stocks and bonds not included in "market value" ..	4,657.86
Interest due and accrued on collateral loans.....	331.70
Gross premiums in due course of collection.....	16,806.16
All other property belonging to the company.....	3,918.47
Aggregate amount of assets, at their actual value.....	\$690,500.30

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,147.83	
Losses unadjusted, including all reported and supposed losses....	8,100.49	
Net amount of unpaid losses.....		\$11,248.32
Re-insurance at fifty per cent on fire risks under one year....	\$111,492.31	
Re-insurance <i>pro rata</i> on fire risks running more than one year.	10,021.66	
Re-insurance on inland navigation risks.....	375.00	
Amount required to safely re-insure all outstanding risks.....		121,888.97
All other demands against the company.....		174.83
Total liabilities, except stock capital.....		\$133,312.12
Stock capital actually paid up in cash.		500,000.00
Surplus beyond capital.....		57,188.18
Aggregate amount of liabilities, stock and surplus.....		\$690,500.30

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross cash received for premiums.....	\$267,113.58	\$1,450.00	
Deduct re-insurance and return premiums....	19,358.38	107.50	
Net cash actually received for premiums....	\$247,755.20	\$1,342.50	\$249,097.70
Received for interest on bonds and mortgages.....			4,019.17
Interest and dividends on stocks and bonds, and from all other sources.....			24,104.84
Income received from rents.....			5,200.00
Aggregate amount of income received during the year in cash.....			\$282,421.71

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$73,476.74
Cash dividends actually paid.....	37,500.00
Paid or allowed for commissions or brokerage.....	27,247.79
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	26,560.00
Paid for state, national, and local taxes.....	10,600.94
All other payments and expenditures.....	20,083.27
Aggregate amount of expenditures during the year, in cash.....	\$195,468.74

HUMBOLDT INSURANCE COMPANY.

LOCATED IN NEWARK, N. J.

[Incorporated March, 1870.]

GEORGE BROWN, *President*.E. F. HIGGINS, *Secretary*.

Attorney in Connecticut, WILLIAM WALLACE, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the company, (less \$16,000 encumbrance).....	\$19,000.00
Loans on bond and mortgage, first liens.....	217,053.00
Interest due and accrued on bond and mortgage loans.....	5,675.21
Value of lands mortgaged.....	\$464,000.00
Buildings mortgaged, (insured for 124,050.00).....	250,000.00
Total value of mortgaged premises.....	<u>\$714,000.00</u>
Cash in the company's principal office.....	1,524.56
Cash belonging to the company deposited in bank.....	35,606.14
Gross premiums in due course of collection.....	30,002.85
Office furniture.....	\$1,500.00
Rents due and accrued.....	<u>750.00</u>
Aggregate amount of all the assets of the company at their actual value....	<u><u>\$309,611.76</u></u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,180.63
Losses resisted, including interest, costs, and expenses thereon....	<u>2,500.00</u>
Total gross amount of claims for losses.....	\$12,680.63
Deduct re-insurance and salvage.....	<u>3,250.00</u>
Net amount of unpaid losses.....	\$9,430.63
Re-insurance at fifty per cent. on fire risks under one year.....	\$74,485.16
Re-insurance <i>pro rata</i> on fire risks running more than one year...	<u>1,091.88</u>
Amount required to safely re-insure all outstanding risks.....	75,577.04
Due for commissions and brokerage.....	<u>4,500.42</u>
Total amount of liabilities.....	\$89,508.09
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	<u>20,103.67</u>
Aggregate amount of liabilities, capital stock and surplus.....	<u><u>\$309,611.76</u></u>

IV. INCOME.

Gross cash received for premiums.....	\$206,598.53	
Deduct re-insurance and return premiums.....	23,783.27	
Net cash actually received for premiums.....		\$182,815.26
Received for interest on bonds and mortgages.....		13,396.48
Income received from all other sources.....		11,500.00
Received for increased capital.....	\$50,000.00	
Aggregate amount of income received during the year in cash.....		<u>\$207,711.74</u>

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$70,446.06
Cash dividends paid.....	15,250.00
Paid or allowed for commissions or brokerage.....	34,459.75
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	15,904.99
Paid for state, national, and local taxes.....	1,391.32
All other payments and expenditures.....	141.18
Aggregate amount of expenditures during the year, in cash.....	<u>\$137,593.30</u>

INSURANCE COMPANY OF NORTH AMERICA.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated, 1794.]

ARTHUR G. COFFIN, *President*.

MATTHIAS MARIS, *Secretary*.

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$35,000.00
Loans on bonds and mortgages, first liens	676,190.00
Interest accrued on bond and mortgage loans.....	13,305.00

Stocks and bonds owned by the Company.

	Par Value.	Market Value	
United States registered bonds, 1881	\$100,000.00	\$111,000.00	
“ 5-20 bonds, 1881	100,000.00	114,500.00	
“ “ “ “	100,000.00	114,950.00	
State of Pennsylvania 5s.	10,000.00	10,000.00	
“ “ 6s.	106,000.00	110,040.00	
State of New Jersey 6s.	50,000.00	52,500.00	
State of Delaware 6s.	10,000.00	10,000.00	
State of Connecticut 6s.	78,000.00	78,000.00	
Philadelphia City 6s.	300,000.00	303,750.00	
Cincinnati City 6 per cent. bonds.	21,000.00	18,900.00	
“ “ 7 3-10 per cent. bonds.	19,000.00	19,760.00	
Williamsport City 6 per cent. bonds.	3,000.00	2,400.00	
Pittsburgh City 7 per cent. bonds.	15,000.00	15,000.00	
Bellefonte Borough 6 per cent. bonds.	6,000.00	5,400.00	
North Penn. R. R. Co. mortgage bonds.	20,000.00	19,400.00	
“ “ “ 7 per cent. bonds.	5,000.00	4,950.00	
Amer. S. S. Co. bonds, guar. by Penn. R. R. Co.	40,000.00	32,000.00	
Penn. & N. Y. Canal & R. R. Co. bonds, guar.	30,000.00	29,700.00	
Delaware R. R. Co. mort. loan, guaranteed.	10,000.00	9,800.00	
Lehigh Valley R. R. Co. mortgaged bonds.	50,000.00	47,500.00	
“ “ reg. 7 per cent. bonds.	25,000.00	26,000.00	
West. Penn. R. R. 1st mort. bonds, guaranteed.	15,000.00	12,000.00	
Lehigh Coal & Nav. Co. 1st mortgage loan.	25,000.00	22,500.00	
“ “ “ con. mort. loan.	6,000.00	5,400.00	
Phil. & Reading Co. 7 per cent., registered.	13,000.00	13,260.00	
Delaware & R. & C. & A. R. R. & T. Co.	21,000.00	20,140.00	
Chesapeake & Del. Canal Co. mortgage loan.	37,000.00	33,300.00	
Delaware Division Canal “ “	15,000.00	13,800.00	
Union Canal Co. “ “	5,000.00	500.00	
Phila., Germ'n & Norris. R. R. Co. stock.	15,000.00	25,500.00	
Phila. National Bank stock.	10,000.00	15,000.00	
Germ'n & Perkiomen Turnpike Co. stock.	3,150.00	1,260.00	
Chesapeake & Delaware Canal Co. stock.	11,400.00	6,840.00	
North Penn. stock.	5,500.00	5,500.00	
Phila. & Southern Mail S. S. Co. stock.	5,000.00	2,400.00	
Total par and market value.	\$1,285,050.00	\$1,312,950.00	\$1,312,950.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Philadelphia City 6s.	\$12,000	\$12,000	\$9,200	
Lehigh Coal & Nav. Co. loan.	7,000	6,440	5,000	
Note.	1,000	1,000	1,000	
Empire Trans. Co. stock.	1,500	1,560	2,000	
Cumberland I. & N. Co. stock.	2,000	2,500		
Penn. Ins. on Lives, &c.			11,000	
Philadelphia City 6s.	3,000	3,000	2,000	
Total par and market value and amount loaned.			\$30,200	\$30,200.00

Cash belonging to the company deposited in bank.....	490,243.04
Interest due and accrued on collateral loans.....	276.00
Gross premiums in due course of collection.....	267,756.80
Bills receivable, not matured, taken for fire, marine, and inland risks.....	418,079.16
Book balances due company.....	43,831.64
Salvage claims on losses paid.....	20,000.00
Aggregate amount of assets of the company, at their actual value.....	<u>\$3,307,831.64</u>

III. LIABILITIES.

Net amount of unpaid losses.....	\$259,500.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$874,220.83
Re insurance <i>pro rata</i> on fire risks running more than one year...	402,632.05
Re-insurance on unexpired marine risks.....	<u>412,970.37</u>
Amount required to safely re-insure all outstanding risks.....	1,689,823.25
Amount reclaimable by the insured on perpetual fire risks.....	321,723.58
Cash dividends to stockholders remaining unpaid.....	1,500.00
Due for taxes and assessments.....	30,000.00
Total liabilities except stock.....	<u>\$2,302,546.83</u>
Stock capital actually paid up in cash.....	500,000.00
Surplus beyond capital.....	505,284.81
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$3,307,831.64</u>

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross premiums received in cash.....	\$1,987,395.44	\$1,319,879.26	
Cash rec'd on bills and notes taken for premiums..		604,291.31	
Gross cash received for premiums.....	\$1,987,395.44	\$1,924,170.57	
Deduct re insurance and return premiums.....	143,143.72	355,881.13	
Net cash received for premiums.....	<u>\$1,844,251.72</u>	<u>\$1,568,289.44</u>	\$3,412,541.16
Bills and notes for unpaid premiums.....		\$418,079.16	
Received for interest on bonds and mortgages.....			33,805.28
Interest and dividends on stocks and bonds and from all other sources.....			76,240.45
Deposit premiums (less five per cent.) for perpetual fire risks....		\$20,283.84	
Aggregate amount of income received during the year, in cash.....			<u>\$3,522,586.89</u>

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Gross amount paid for losses.....	\$1,450,616.71	\$1,687,665.84	
Deduct salvages and re-insurance.....	25,546.26	380,956.89	
Net amount paid during the year for losses.....	<u>\$1,425,070.45</u>	<u>\$1,306,708.95</u>	\$2,731,779.40
Paid or allowed for commissions or brokerage.....			460,643.61
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			75,500.00
Paid for state, national, and local taxes.....			79,187.20
All other payments and expenditures, viz: Agency charges.....			170,930.03
Deposit premiums returned on perpetual fire risks.....		\$12,041.24	
Aggregate amount of expenditures during the year, in cash.....			<u>\$3,518,040.24</u>

IRVING INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April 30, 1872.]

MARTIN L. CROWELL, *President.*

JAMES M. WILSON, *Secretary.*

Attorney in Connecticut, A. E. DUDLEY, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, first liens.....	\$90,900.00
Interest due and accrued on bond and mortgage loans.....	530.25
Value of the lands mortgaged.....	\$145,000.00
Buildings mortgaged (insured for \$84,050).....	94,000.00
Total value of mortgaged premises.....	\$239,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States coupon bonds of 1865.....	\$2,000.00	\$2,310.00	
" " " " of 1904.....	87,000.00	98,527.50	
" " registered " of 1904.....	20,000.00	22,250.00	
Total par and market value.....	\$109,000.00	\$123,087.50	\$123,087.50

Loaned on Collaterals.

	Par value.	Market value.	Amount loaned.
East River National Bank stock.....	\$3,000	\$3,300	} \$2,750
Irving National Bank stock.....	1,000	1,200	
Canal 5 per cent. stock, state of Indiana.....	8,225	8,889.50	7,000
Irving National Bank stock.....	2,000	2,400	2,000
Third Avenue R. R. Co. bonds.....	3,000	2,850	} 3,000
Dry Dock, East Broadway & Battery R. R. Co. bonds.....	1,000	900	
N. Y. Central & Hudson River R. R. stock.....	4,500	4,455	} 4,300
American Dock & Imp. Co. bond.....	1,000	930	
Lake Shore & Mich. So. R. R. Co. stock.....	1,000	773.75	425
Columbus & Indianapolis Central Railway bond.....	1,000	810	700
United States coupon bond of 1865.....	500	577.50	} 2,000
" " " 1867.....	600	714	
" " " 1864.....	400	460	
American Coal Co. stock.....	1,625	934.37	
Etna Insurance Co. stock.....	5,000	4,500	2,500
Lorillard Insurance Co. stock.....	1,000	1,000	800

West Side Bank stock.....	2,500	2,750	}	4,000
American Express Co. stock.....	3,800	2,204		
Chicago and Alton R. R. Co. preferred stock.....	10,000	10,500	}	10,000
N. Y. State Loan and Trust Co. stock.....	2,000	1,800		
Columbus, Chicago & Ind. Central Railway stock.....	10,000	2,725	}	8,000
Chicago & Alton R. R. stock.....	10,000	10,275		
American Dock & Imp. Co. bond.....	1,000	930		600
Cleveland and Pittsburgh R. R. Co. stock.....	1,500	1,282.50		850
Total par and market value and amount loaned.....	\$75,050	\$66,693.62	\$48,425	\$48,425.00

Cash belonging to the company deposited in bank.....	3,978.61
Interest due and accrued on collateral loans.....	292.74
Gross premiums in due course of collection.....	13,324.46
All other property belonging to the company.....	350.00

Aggregate amount of all assets, stated at their actual value..... \$280,888.56

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,707.10
Losses unadjusted, including all reported and supposed losses....	188.39
Net amount of unpaid losses.....	\$3,895.49
Re-insurance at fifty per cent. on fire risks under one year.....	\$54,828.98
Re-insurance <i>pro rata</i> on fire risks running more than one year .	1,802.97
Amount required to safely re-insure all outstanding risks.....	56,631.95
Cash dividends to stockholders remaining unpaid.....	13,510.00
Due and accrued for salaries, rent, advertising, etc.....	750.00
Due for commissions and brokerage.....	1,581.21
Total liabilities, except capital stock.....	\$76,368.65
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	4,519.91
Aggregate amount of liabilities, capital stock and surplus.....	\$280,888.56

IV. INCOME.

Gross cash received for premiums.....	\$118,421.32
Deduct re-insurance and return premiums.....	5,082.24
Net cash received for premiums.....	\$113,339.08
Received for interest on bonds and mortgages.....	7,277.37
Interest and dividends on stocks and bonds, and from all other sources.....	7,513.25
Income received from all other sources.....	5,325.00
Received for calls on capital.....	\$80,000.00
Aggregate amount of income received during the year in cash.....	\$133,454.70

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$124,052.93
Cash dividends actually paid.....	490.00
Paid or allowed for commissions or brokerage.....	15,450.70
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	12,500.00
Paid for state, national, and local taxes.....	1,482.46
All other payments and expenditures.....	12,078.23
Aggregate amount of expenditures during the year, in cash.....	\$166,054.32

LAMAR INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April 3, 1872.]

ISAAC R. ST. JOHN, *President.*

WM. R. MACDIARMID, *Secretary.*

Attorney in Connecticut, C. M. WEBSTER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, first liens.....	33,900.00
Value of lands mortgaged.....	\$27,000.00
Value of buildings mortgaged, (insured for \$33,900).....	57,000.00
Total value of mortgaged premises.....	<u>\$84,000.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States bonds, currency 6s.....	\$60,000.00	\$68,550.00	
" " 10-40 bonds.....	25,000.00	28,250.00	
" " 5-20 bonds, 1862.....	10,000.00	11,400.00	
" " " " 1864.....	11,000.00	12,650.00	
" " " " 1865.....	39,000.00	45,120.00	
" " " " 1867.....	30,000.00	34,650.00	
" " bonds, 1881.....	35,000.00	40,600.00	
Total par and market value.....	<u>\$210,000.00</u>	<u>\$241,220.00</u>	\$241,220.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Phenix Insurance Co. stock, Brooklyn.....	\$8,000	\$8,400	5,000	\$5,000.00
Cash in the Company's principal office.....				239.06
Cash belonging to the company deposited in bank.....				9,208.20
Gross premiums in due course of collection.....				5,059.95
All other property belonging to the company.....				<u>4,612.48</u>
Aggregate amount of assets, at their actual value.....				<u>\$299,239.69</u>

III. LIABILITIES.

Net amount of unpaid losses.....	\$5,700.00
Re-insurance at 50 per cent. on fire risks under one year.....	\$66,868.53
Re-insurance <i>pro rata</i> on fire risks running more than one year..	3,176.38
Re-insurance on inland navigation risks at 50 per cent.....	356.25
Amount required to safely re-insure all outstanding risks.....	70,401.16
All other demands against the company.....	601.18
Total amount of liabilities, except capital stock.....	\$76,702.34
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	22,537.35
Aggregate amount of liabilities, capital stock, and surplus.....	\$299,239.69

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross cash received for premiums.....	\$171,055.14	\$9,902.69	
Deduct re-insurance and return premiums....	11,490.08	1,127.08	
Net cash actually received for premiums.....	\$159,565.06	\$8,775.61	\$168,340.67
Received for interest on bonds and mortgages.....			1,692.79
Interest and dividends on stocks and bonds, and from all other sources.....			14,789.60
Aggregate amount of income received during the year in cash.....			\$184,823.06

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Gross amount paid for losses.....	\$111,806.20	\$7,893.82	
Deduct salvages and re-insurance.....	799.69		
Net amount paid during the year for losses.....	\$111,006.51	\$7,893.82	\$118,900.33
Paid or allowed for commissions or brokerage.....			15,441.35
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			16,020.00
Paid for state, national, and local taxes.....			2,412.87
All other payments and expenditures.....			15,107.26
Aggregate amount of expenditures during the year, in cash.....			\$167,881.81

LORILLARD INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated Dec., 1871.]

CARLISLE NORWOOD, *President.*JOHN C. MILLS, *Secretary.*

Attorney in Connecticut, R. S. BURT, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Loan on bond and mortgage, first liens.....	\$262,800.00
Interest due and accrued on bond and mortgage loans.....	9,210.95
Total value of mortgaged premises, (insured for \$139,750).....	\$873,000

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Phenix National Bank stock.....	\$2,000	\$2,000	} \$1,600
Hanover Ins. Co. stock.....	500	500	
N. Y. Central & Hudson River R. R. stock.....	10,000	10,000	6,000
Lake Shore & Mich. S. R. R. bonds.....	5,000	4,700	4,000
Rutgers Ins. Co. stock.....	1,000	1,500	1,000
Adriatic Ins. Co. stock.....	2,000	1,600	500
N. Y. County bond.....	5,000	5,000	3,500
Manhattan Life Ins. Co. stock.....	5,000	20,000	} 12,000
Citizens Bank stock.....	1,000	1,200	
Hartford & N. Y. R. R. Co. stock.....	1,300	1,300	
N. Y. Central & Hudson River R. R. Co. stock.....	50,000	50,000	} 50,000
Second Av. R. R. 2d mort. bond.....	5,000	5,000	
Citizens Ins Co. stock.....	200	260	} 700
National Ins. Co. stock.....	375	375	
Lenox Ins Co. stock.....	175	175	
Citizens Insurance Co. "scrip".....	570	570	
Total par and market value and amount loaned.....	\$89,120	\$104,180	\$79,300

Cash in the company's principal office.....	1,762.10
Cash belonging to the company deposited in bank.....	23,424.25
Interest due and accrued on collateral loans.....	3,522.10
Net premiums in due course of collection.....	31,078.28
Leasehold property owned by the company.....	10,032.50
All other property belonging to the company, viz: rents due and accrued, &c...	2,966.66

Aggregate amount of all assets of the company, at their actual value..... \$424,096.84

III. LIABILITIES.

Re-insurance at fifty per cent. on fire risks under one year.....	\$77,366.78	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	9,540.09	
Amount required to safely re-insure all outstanding risks.....		86,906.87
Due and accrued for salaries, rent, advertising, etc.....		1,666.66
All other demands against the company.....		85.17
Total liabilities except capital stock.....		\$88,658.70
Stock capital actually paid up in cash.....		300,000.00
Surplus beyond capital.....		35,438.14
Aggregate amount of liabilities, capital and surplus.....		\$424,096.84

IV. INCOME.

Gross cash received for premiums.....	\$239,077.00	
Deduct re-insurance, rebate, and return premiums.....	41,424.17	
Net cash actually received for premiums.....		\$197,652.83
Received for interest on bonds and mortgages.....		18,439.29
Interest and dividends on stocks and bond, and from all other sources.....		3,837.71
Aggregate amount of income received during the year in cash.....		\$219,929.83

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$98,461.87	
Cash dividends actually paid.....		21,000.00
Paid or allowed for commissions or brokerage.....		27,201.96
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		24,100.00
Paid for state, national, and local taxes.....		13,702.79
All other payments and expenditures.....		22,460.28
Aggregate amount of expenditures during the year, in cash.....		\$206,926.90

MANHATTAN FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated Jan. 8th, 1872.]

ANDREW J. SMITH, *President*.

JOHN H. BEDELL, *Secretary*.

Attorney in Connecticut, GEORGE R. COWLES, Norwalk.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$250,000.00
Whole amount of capital actually paid up in cash.....	250,000.00

II. ASSETS.

Loan on bond and mortgage, first liens.....	\$143,538.00
Interest due and accrued on bond and mortgage loans.....	2,561.78

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 10-40 bonds.....	\$16,000.00	\$18,330.00	
“ Union Pacific bonds.....	100,000.00	114,500.00	
“ bonds, '81.....	50,000.00	58,500.00	
Brooklyn City bonds.....	5,000.00	5,000.00	
South Carolina bonds.....	20,000.00	2,400.00	
Total par and market value.....	\$191,000.00	\$198,730.00	\$198,730.00

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Phenix Ins. Co. stock.....	\$5,000	\$5,750	\$5,000	
Brewers and Maltsters.....	2,500	2,500	2,000	
“ “.....	2,000	2,000	1,500	
Dry Dock, East Broadway & Battery R. R. stock.....	3,400	5,000	2,500	
United States 6s, 1881.....	1,000	1,170	1,000	
Central Pa. gold bond.....	1,000	1,000	700	
Howard Insurance Co. stock.....	800	800	700	
N. Y. Central R. R. stock.....	500	500 }	500	
Gebhard Ins. stock.....	300	300 }		
United States 5-20s, 1867.....	5,000	5,800	5,000	
“ “ “.....	10,000	11,700	10,000	
Phenix Ins. stock.....	1,600	1,840	1,400	
Brooklyn City bonds.....	6,000	6,200	5,500	
United States 5-20s, 1865.....	1,500	1,750	1,500	
“ “ 1867.....	500	585	450	
Brooklyn City bonds.....	2,000	2,000 }	3,000	
N. Y. & N. H. R. R. stock.....	1,000	1,500 }		
United States 6s, 1881.....	1,000	1,170	1,000	
Alabama 8s, gold and currency.....	8,000	7,000	5,000	
United States 6s, 1881.....	6,000	7,920	5,800	
“ 10-40s.....	5,000	5,700	5,000	
Total par and market value and amount loaned.....	\$64,100	\$71,285	\$57,550	\$57,550.00

Cash belonging to the company deposited in bank.....	84,189.13
Interest due and accrued on stocks and bonds not included in “market value”...	4,250.00
Interest due and accrued on collateral loans.....	527.37
Gross premiums in due course of collection.....	85,059.55
Bills receivable, not matured, taken for fire, marine and inland risks.....	6,344.73
Salvage claims on losses paid.....	3,700.00
Aggregate amount of all assets, at their actual value.....	\$586,450.56

III. LIABILITIES.

Net amount of unpaid losses.....	\$15,000.00
Re-insurance at fifty per cent. on fire risks under one year....	\$232,489.90
Re-insurance <i>pro rata</i> on fire risks running more than one year.	3,874.21
Amount required to safely re-insure all outstanding risks.....	236,364.11
Total amount of liabilities, except capital stock.....	\$251,364.11

Stock capital actually paid up in cash.....	250,000.00
Surplus beyond capital.....	85,086.45
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$586,450.56</u>

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross cash received for premiums.....	\$636,594.16	\$52,710.31	
Deduct re-insurance and return premiums.....	45,683.99	15,397.92	
Net cash actually received for premiums.....	<u>\$590,910.17</u>	<u>\$37,312.39</u>	\$628,222.56
Received for interest on bonds and mortgages.....			7,199.26
Interest and dividends on stocks and bonds, and from all other sources.....			12,570.00
Aggregate amount of income received during the year in cash.....			<u>\$647,991.82</u>

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Net amount paid for losses.....	\$339,648.88	\$20,510.00	\$360,158.88
Cash dividends actually paid.....			25,000.00
Paid or allowed for commissions or brokerage.....			100,641.02
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			32,000.00
Paid for state, national, and local taxes.....			11,450.96
All other payments and expenditures.....			33,728.90
Aggregate amount of expenditures during the year, in cash.....			<u>\$562,979.76</u>

MERCHANTS INSURANCE COMPANY.

LOCATED IN PROVIDENCE, R. I.

[Incorporated May, 1851.]

WALTER PAINE, *President*.CHARLES FOSTER, *Secretary*.

Attorney in Connecticut, GEORGE S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
National Bank of Commerce stock.....	\$80,000.00	\$83,200.00	
American National Bank stock.....	50,000.00	54,000.00	
Merchants National Bank stock.....	20,000.00	22,400.00	
Globe National Bank stock.....	20,000.00	20,000.00	
Providence Gas Co. stock.....	23,350.00	40,629.00	
Phenix National Bank stock.....	10,000.00	13,600.00	
Mechanics National Bank stock.....	12,850.00	17,219.00	
Manufacturers National Bank stock.....	10,200.00	12,240.00	
Delaware & Hudson Canal Co. stock.....	6,600.00	7,590.00	
Total par and market value.....	\$233,000.00	\$270,878.00	\$270,878.00

Cash in the company's principal office.....	3.69
Cash belonging to the company deposited in bank.....	52,078.44
Interest due and accrued on stocks not included in "market value".....	5,009.82
Gross premiums in due course of collection.....	18,157.34
Aggregate amount of all assets of the company, at their actual value.....	\$346,127.29

III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,853.00
Losses unadjusted, including all reported or supposed losses....	12,725.00
Losses resisted, including interest, costs and other expenses....	6,175.00
Net amount of unpaid losses.....	26,753.00
Re-insurance at fifty per cent. on fire risks under one year....	\$91,225.48
Re-insurance <i>pro rata</i> on fire risks running more than one year..	7,052.97
Amount required to safely reinsure all outstanding risks....	98,278.45
Due for commissions and brokerage, return premiums, &c.....	5,588.08
Total liabilities except capital stock.....	\$127,619.53
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	18,507.76
Aggregate amount of liabilities, capital stock and surplus.....	\$346,127.29

IV. INCOME.

	Fire.	Marine & Inland.	
Gross cash received for premiums.....	\$204,102.38	\$6,035.59	
Deduct re-insurance and return premiums....	15,040.06	317.00	
Net cash actually received for premiums....	\$189,062.32	\$5,718.59	\$194,780.91
Interest and dividends on stocks and bonds, and from all other sources.....			29,772.81
Aggregate amount of income received during the year in cash.....			\$224,553.72

V. EXPENDITURES.

	Fire.	Marine & In'l'd.	
Gross amount paid for losses.....	\$297,073.07	\$195.50	
Deduct salvages and re-insurance.....	147.39	41.44	
Net amount paid during the year for losses.....	\$296,925.68	\$154.06	\$297,079.74
Paid or allowed for commissions or brokerage.....			34,682.59
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			14,756.45
Paid for state, national, and local taxes.....			6,950.33
All other payments and expenditures.....			290.81
Aggregate amount of expenditures during the year, in cash.....			\$353,739.92

MERCHANTS INSURANCE COMPANY.

LOCATED IN NEWARK, N. J.

[Organized and Incorporated, February 18, 1858.]

SILAS MERCHANT, *President.*HENRY POWLES, *Secretary.*

Attorney in Connecticut, GEO. KELLOGG, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the company, (less \$10,000 encumbrances).....	\$ 86,500.00
Loans on bond and mortgage, (first liens,) not more than one year's interest due.....	337,705.00
Loans on bond and mortgage, (first liens,) more than one year's interest due...	5,000.00
Interest due and accrued on bonds and mortgage loans.....	8,039.10
Value of lands mortgaged.....	\$410,150
Value of buildings mortgaged, (insured for \$403,300).....	604,700
Value of mortgaged premises.....	\$1,014,850

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Newark City Improvement bonds.....	\$100,000.00	\$100,000.00	
New Brunswick water bonds.....	2,800.00	2,800.00	
U. S. 5-20 bonds.....	20,000.00	23,275.00	
Total par and market value.....	\$122,800.00	\$126,075.00	\$126,075.00

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Mechanics National Bank stock.....	\$1,000	\$1,800	\$2,200
People's Insurance Co. stock.....	1,000	1,050	
Merchants National Bank stock.....	1,000	1,000	1,000
" " " " ".....	1,000	1,000	3,000
Central R. R. of N. J. ".....	2,500	2,500	
U. S. 5-20 bonds.....	500	575	500
American Trust Co. stock.....	1,000	1,150	1,000
" " " " ".....	5,000	5,250	4,500
Merchants Insurance Co. stock.....	2,500	3,225	
Merchants National Bank stock.....	3,000	3,000	3,900
American Trust Co. stock.....	2,000	2,300	
Germania Insurance Co. stock.....	1,600	1,000	3,500
People's Insurance Co. stock.....	5,000	5,250	
Merchants Insurance Co. scrip.....	2,500	2,000	500
Newark City Ice Co. stock.....	2,600	8,250	2,000
Central R. R. of N. J. stock.....	800	800	500
Merchants Insurance Co. stock.....	1,000	1,300	900
Merchants Insurance Co. scrip.....	3,000	2,400	900
Total par and market value and amount loaned.....	\$31,400	\$88,850	\$24,400
			\$24,400.00

All other loans.....	29,055.00
Cash in company's principal office, and cash items.....	9,274.25
Cash belonging to company deposited in bank.	27,845.10
Interest due and accrued on stocks not included in "market value".....	2,093.77
Interest due and accrued on collateral loans.....	494.30
Gross premiums in due course of collection.....	25,544.92
Bills receivable, not matured, taken for fire, marine and inland risk.....	150.00
Rents due and accrued.....	1,965.00

Aggregate amount of assets of the company at their actual value.....	\$684,141.44
--	--------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,864.74
Losses unadjusted, including all reported and supposed losses....	6,425.00
Losses resisted, including interest, costs, and other expenses.....	700.00
Net amount of unpaid losses.....	\$15,989.74
Re-insurance at 50 per cent. on fire risks under one year.....	\$155,690.66
Re-insurance <i>pro rata</i> on fire risks running more than one year...	22,050.48
Amount required to safely re-insure all outstanding risks.....	177,741.14
Amount reclaimable by insured on perpetual insurance policies.....	570.00
Principal unpaid on scrips or certificates.....	2,071.00
Interest due remaining unpaid.....	9,111.08
Cash dividends to stockholders remaining unpaid.....	288.00
All other demands against the company.....	3,829.51
Total liabilities, except stock.....	\$209,600.47
Joint stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	274,540.97
Aggregate liabilities, capital stock and net surplus.....	\$684,141.44

IV. INCOME.

Gross cash received for premiums.....	\$389,046.62	
Deduct only re-insurance, rebate, and return premiums....	28,747.73	
Net cash actually received for premiums.....		\$360,298.89
Received for interest on bonds and mortgages.....		24,202.21
Received for interest and dividends.....		12,365.82
Received from rents.....		2,837.50
Aggregate income received during the year in cash.....		\$399,704.42

V. EXPENDITURES.

	Fires.	Marine and Inland.	
Gross amount paid for losses.....	\$98,307.53	\$519.82	
Deduct salvage and re-insurance.....	3,855.78		
Net amount paid for losses.....	\$94,451.75	\$519.82	\$94,971.57
Cash dividends paid, \$23,952. Interest to Scripholders, \$6,601.22.....			30,553.22
Scrip or certificates of profits redeemed in cash.....			1,240.00
Paid or allowed for commissions or brokerage.....			57,188.31
Paid for salaries, fees, and charges of officers, clerks, &c.....			22,553.45
Paid for State, National, and local taxes in this and other States.....			920.27
All other payments and expenditures.....			50,364.81
Aggregate expenditures during the year in cash.....			\$257,791.63

MISSISSIPPI VALLEY INSURANCE COMPANY.

LOCATED IN MEMPHIS, TENN.

[Organized or Incorporated November 21, 1865.]

F. S. DAVIS, *President*.H. GRONAUER, *Secretary*.

Attorney in Connecticut, J. H. GUY, West Meriden.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	295,375.00
Amount of unpaid capital, for which notes or obligations are held.....	4,625.00

II. ASSETS.

Loans on bonds and mortgage, (first liens).....	\$36,425.00
Interest due on bonds and mortgage loans.....	3,098.25

Value of lands mortgaged.....	\$52,100
Value of buildings mortgaged, (insured for \$7,000).....	12,000
Total value of mortgaged premises.....	\$64,100

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Tennessee State bonds.....	\$26,000.00	\$18,800.00	
United States " 6's.....	20,000.00	23,175.00	
Missouri State "	20,000.00	19,835.00	
Illinois " "	20,000.00	20,887.16	
Mississippi " "	8,000.00	4,041.35	
Total par and market value.....	\$94,000.00	\$86,738.51	\$86,738.51

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Memphis City R. R. Co. stock.....	\$15,000	\$9,000	\$5,000
Memphis City Gas Light Co. stock.....	4,000	4,000	2,500
First National Bank of Memphis stock.....	1,500	1,875	1,750
M. & Charleston R. R. Co. stock.....	4,375	656.25	5,000
Washington Insurance Co. of Memphis stock.....	2,000	700	
Bank of Commerce stock.....	3,750	3,000	
Kellogg Mining Co. stock.....	1,550	1,550	
Washington Ins. Co. of Memphis stock.....	1,000	350	500
Home " " " "	2,000	600	
City of Memphis bond.....	500	325	250
Southern Life Ins. Co. of Memphis stock.....	5,000	5,000	17,375
People's " " " "	5,000	5,000	
Merchants' " " " "	1,500	1,200	
Southern Life " " " "	2,000	2,000	
Home " " " "	5,000	1,500	550
M. & Charleston R. R. Co. stock.....	4,625	693.75	
Fourth National Bank of Memphis stock.....	1,500	1,500	
Bank of Commerce " "	1,000	800	
Home Ins. Co. " "	5,000	1,500	1,050
Bank of Commerce " "	500	400	
Planter's Ins. Co. " "	500	500	
" " " " " "	3,000	3,000	
M. & Charleston R. R. Co. stock.....	4,375	656.25	4,000
Bank of Commerce of Memphis stock.....	1,250	1,000	
Phoenix Ins. Co. " "	1,000	350	
Kellogg Mining Co. " "	1,700	1,700	
Planters' Ins. Co. of " "	1,000	1,000	2,500
Memphis City bonds.....	3,000	1,950	
Memphis City R. R. Co. stock.....	7,500	4,500	
First National Bank of Memphis stock.....	2,900	3,625	
Mississippi Levee Bonds.....	9,000	3,600	6,775
First National Bank of Memphis stock.....	2,000	2,500	
Kellogg Mining Co. stock.....	500	500	
Washington Ins. Co. of Memphis stock.....	2,000	700	
First National Bank " "	1,000	1,250	6,000
Planters' Ins. Co. " "	3,000	3,000	
Memphis City R. R. Co. stock.....	6,250	3,750	
" " " " " "	5,000	3,000	
Memphis Wood and Willow Ware Manufacturing Co. stock.....	3,400	3,400	2,500
Shelby County Turnpike Co. stock.....	5,000	4,000	2,500

Memphis City R. R. Co. stock.....	1,000	600	}	1,470
“ “ “ “ “ “.....	500	300		
Lien Notes.....	1,250	1,250	}	1,000
Bluff City Ins. Co. of Memphis stock.....	3,000	900		
Planters’ “ “ “ “ “ “.....	1,000	1,000	}	1,750
“ “ “ “ “ “.....	5,000	5,000		
Bluff City “ “ “ “ “ “.....	2,000	600	}	625
Planters’ “ “ “ “ “ “.....	1,000	1,000		
“ “ “ “ “ “.....	1,000	1,000	}	1,000
Phoenix “ “ “ “ “ “.....	1,000	350		
Masonic Temple Association of Memphis.....	200	200	}	1,875
New Orleans Canal Banking Co. of New Orleans stock.....	2,700	2,700		
Memphis City R. R. Co. stock.....	15,200	9,120	}	7,500
Mutual Storage Co. of Memphis bond.....	1,000	800		
Planters’ Ins. Co. “ stock.....	1,000	1,000	}	250
Memphis Gas Light Co. stock.....	5,000	5,000		
Planters’ Ins. Co. of Memphis stock.....	3,000	3,000	}	2,900
Memphis Wood and Willow Ware Manufacturing Co. stock.....	4,000	4,000		
First National Bank of Memphis stock.....	2,000	2,500	}	2,000
Lien on steamer Belle Lee.....	3,500	3,500		
Memphis Water Co. bonds.....	5,000	4,000	}	3,000
Union Cotton Compress Association of Memphis stock.....	3,000	2,400		
City of Memphis Gold bonds.....	3,000	1,950	}	750
M. & Charleston R. R. Co. stock.....	7,975	1,196.25		
Washington Ins. Co. of Memphis stock.....	2,000	700	}	225
Merchants’ National Bank of Memphis stock.....	10,000	1,000		
Lien on Plantation.....	4,000	4,000	}	3,350
Southern Life Ins. Co. of Memphis stock.....	2,000	2,000		
Washington “ “ “ “ “ “.....	2,000	700	}	800
Planters’ “ “ “ “ “ “.....	1,000	1,000		
Union Cotton Compress Association stock.....	30,000	24,000	}	16,124.80
Phoenix Ins. Co. of Memphis.....	3,500	2,625		
Memphis City Bonds \$1,000 each.....	7,000	4,550	}	10,000
“ “ order.....	10,000	7,500		
Bank Commerce of Memphis stock.....	1,250	1,000	}	3,700
Planters’ Ins. Co. “ “.....	2,000	2,000		
Home “ “ “ “ “ “.....	2,000	600	}	525
Washington Ins. Co. “ “.....	1,500	525		
Bluff City “ “ “ “ “ “.....	1,000	300	}	300
“ “ “ “ “ “.....				
Total par and market value and amount loaned.....	\$282,750	\$191,497.50	\$133,069.80	\$133,069.80

Cash in company's principal office.....	\$2,961.60
Cash belonging to company deposited in bank.....	72,443.16
Interest due and accrued on collateral loans.....	7,333.88
Gross premiums in due course of collection.....	31,795.77
Office fixtures and furniture.....	\$5,000.00
All other property belonging to company.....	1,700.00
Agent's supplies, maps, diagrams, &c.....	5,830.29

Aggregate amount of assets of the company at their actual value..... \$375,565.97

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	\$16,385.00
Losses resisted, including interest, costs, and other expenses.....	3,475.00
Gross amount of claims for losses.....	<u>\$19,860.00</u>

Re insurance at fifty per cent. on fire risks under one year.....	70,208.42	
Amount required to safely re-insure all outstanding risks.....		\$70,208.42
All other demands against the company.....		12,524.24
Total liabilities, except capital stock.....		\$102,592.66
Joint stock capital actually paid up in cash.....		295,375.00
Aggregate amount of liabilities, and capital stock.....		\$397,967.66

IV. INCOME.

	Fire.	Marine and Inland.	
Gross cash received for premiums.....	\$285,952.43	\$15,819.61	
Deduct re-insurance, rebate, and return premium.....	105,504.65	973.03	
Net cash received for premiums.....	\$180,447.78	\$14,846.58	\$195,294.36
Received for interest on bonds and mortgages.....			5,112.00
Interest and dividends on stocks and bonds and from all other sources.....			19,703.04
Received for rents.....			465.20
Received for calls on capital.....		\$1,875.00	
Aggregate income received during the year in cash.....			\$220,574.60

V. EXPENDITURES.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$114,021.49	\$13,289.76	
Deduct re-insurance and salvages.....	17,456.01	85.35	
Net amount paid during the year for losses.....	\$96,565.48	\$13,204.41	\$109,769.89
Paid or allowed for commissions or brokerage.....			\$23,561.56
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....			43,159.39
Paid for state, national, and local taxes, in this and other states.....			3,079.00
Aggregate amount of expenditures during the year, in cash.....			\$179,569.84

NARRAGANSETT FIRE AND MARINE INSURANCE CO.

LOCATED IN PROVIDENCE, R. I.

[Incorporated July, 1859.]

HENRY HARRIS, *President.*IRA A. FOSTER, *Secretary.*

Attorney in Connecticut, GEORGE S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$3,784.79
Loans on bond and mortgage, (first liens,).....	17,000.00
Interest accrued on bond and mortgage loans	557.07
Value of the land mortgaged,.....	\$12,638.00
Buildings mortgaged, (insured for \$13,500).....	19,500.00
Total value of mortgaged premises.....	<u>\$32,138.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
First National Bank stock.....	\$60,000.00	\$60,000.00	
National Bank of Commerce stock.....	32,000.00	35,840.00	
Commercial National Bank "	27,650.00	30,415.00	
American National Bank "	25,800.00	28,896.00	
Nat. Bank of No. America "	20,000.00	24,000.00	
Merchants National Bank "	13,900.00	16,680.00	
Manufacturers National Bank "	6,000.00	7,200.00	
Union Bank "	5,600.00	5,824.00	
Central National Bank, N. Y., "	3,300.00	4,125.00	
Blackstone Canal Nat. Bank "	3,925.00	4,239.00	
Rhode Island National Bank "	2,100.00	2,100.00	
Total par and market value.....	<u>\$200,275.00</u>	<u>\$219,319.00</u>	\$219,319.00

Cash in the Company's principal office,.....	912.01
Cash belonging to the Company deposited in bank.....	34,408.55
Gross premiums in due course of collection.....	71,865.09
Bills receivable, taken for fire, marine, and inland risks.....	13,098.55
Salvage claims, and due for re-insurance on losses paid.....	10,120.47
Office furniture, etc.....	\$2,500.00

Aggregate amount of all assets of the company, at their actual value.... \$371,065.53

III. LIABILITIES.

Losses adjusted and unpaid.....	\$12,940.64
Losses unadjusted, including all reported and supposed losses.....	9,474.48
Losses resisted, including interest, costs, and expenses.....	2,000.00
Net amount of unpaid losses.....	<u>\$24,415.12</u>
Re-insurance at 50 per cent. on fire risks under one year.....	\$140,303.08
Re-insurance <i>pro rata</i> on fire risks running more than one year.....	21,635.60
Amount required to safely re-insure all outstanding risks.....	161,938.68
Due and accrued for salaries, rent, etc.....	500.00
Due for commissions and brokerage, \$11,498.27 ; taxes and assessments, \$2,000..	13,498.27
Total liabilities except capital stock.....	<u>\$200,352.07</u>
Stock capital actually paid up in cash.....	200,000.00
Aggregate amount of liabilities and capital stock.....	<u>\$400,352.07</u>

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross premiums received in cash.....	\$327,102.59		
Bills and notes received for premiums.....		\$25,659.87	
Gross cash received for premiums.....	\$327,102.59	\$25,659.87	
Deduct re-insurance and return premiums....	28,293.47	2,131.65	
Net cash actually received for premiums.....	\$298,809.12	\$23,528.22	\$322,337.34
Received for interest on bonds and mortgages.....			4,690.00
Interest and dividends on stocks and bonds and from all other sources.....			15,165.29
Aggregate income received during the year in cash			\$342,192.63

V. EXPENDITURES.

Gross amount paid for losses.....	\$341,314.38	\$55,959.60	
Deduct salvages and re-insurance.....	791.28	26,330.45	
Net amount paid during the year for losses.	\$340,523.10	\$29,622.15	\$370,152.25
Paid or allowed for commissions or brokerage.....			49,571.42
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....			40,082.10
Paid state, national, and local taxes, in this and other states.....			7,259.50
Aggregate amount of expenditures during the year, in cash.....			\$467,065.26

NATIONAL FIRE INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated Aug. 31st, 1869.]

SIMON J. STINE, *President.*W. D. HALFMANN, *Secretary.*

Attorney in Connecticut, H. L. CANNON, New Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$125,000.00
Loans on bonds and mortgages, (first liens).....	\$140,624.76
Interest accrued on bonds and mortgage loans.....	1,655.85
Value of lands mortgaged	\$386,750
Buildings mortgaged, (insured for \$134,175).....	187,750
Total value of mortgaged premises.....	\$574,500

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Phila. & Reading Coal & Iron Co. 7 pr. ct. bonds..	\$30,000.00	\$28,000.00	
Schuylkill Iron bonds, guar. by Phila. R. R. Co..	25,000.00	25,000.00	
Preston Coal & Imp. Co. bonds, due Ap. 1, '75...	20,000.00	20,000.00	
Lebanon Paper Co. stock	2,500.00	2,500.00	
Building Association stock	1,051.00	1,051.00	
Total par and market value,.....	\$78,551.00	\$76,551.00	\$76,551.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Philadelphia Coal Co. stock,.....	\$20,000	\$50,000	\$20,000	
Penna. R. R. Co. stock.....	6,500	6,240	4,767.63	
National Fire Ins. Co. stock.....	7,000	7,000	4,788	
Total par and market value and amount loaned.....	\$33,500	\$63,240	\$29,555.63	\$29,555.63

Judgment note secured by mortgage.....	800.00
Bills receivable.....	4,848.48
Cash in the company's principal office.....	1,765.54
Cash belonging to the company deposited in bank.....	50,994.63
Interest due and accrued on stocks not included in "market value"....	1,162.50
Interest due and accrued on collateral loans.....	430.92
Gross premiums in due course of collection.....	125,105.52
Bills receivable, taken for fire risks, not matured.....	1,650.00
Office furniture.....	\$2,800.00
Second mortgage, amply secured.....	4,000.00
All other property belonging to the company.....	1,605.67
Aggregate amount of assets of the company at their actual value.....	\$565,750.50

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,976.94
Losses unadjusted, including all reported and supposed losses....	10,380.00
Losses resisted, including interest, costs, and other expenses.....	4,364.29
Net amount of unpaid losses.....	\$29,721.23
Re-insurance at fifty per cent. on fire risks under one year.....	\$178,458.33
Re-insurance <i>pro rata</i> on fire risks running more than one year..	13,548.00
Amount required to safely re-insure all outstanding risks.....	192,006.33
Amount reclaimable by the insured on perpetual fire risks.....	4,682.07
Cash dividends to stockholders remaining unpaid.....	46.00
Due for commissions and brokerage.....	21,267.39
Total amount of liabilities.....	\$247,723.56
Stock capital actually paid up in cash.....	300,000.00
Surplus beyond capital.....	18,026.94
Aggregate amount of liabilities, capital stock and surplus.....	\$565,750.50

IV. INCOME.

Gross cash received for premiums.....	\$516,157.66	
Deduct re-insurance, rebate, abatement and return premiums.....	65,391.76	
Net cash actually received for premiums.....		\$450,765.90
Received for interest on bonds and mortgages.....		5,056.23
Interest and dividends on stocks and bonds, and from all other sources.....		5,063.43
Income from all other sources, viz : rents, \$8,029.18 ; office com., \$121.81.....		8,150.99
Deposit premiums, (less five per cent.) for perpetual fire risks....	\$4,682.08	
Aggregate amount of income received during the year in cash.....		<u>\$469,036.55</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$175,511.93	
Deduct salvages and re-insurance.....	150.00	
Net amount paid during the year for losses.....		\$175,361.93
Cash dividends actually paid.....		11,954.00
Paid or allowed for commissions or brokerage.....		88,948.84
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		22,406.61
Paid for state, national, and local taxes.....		14,240.46
All other payments and expenditures.....		25,070.94
Aggregate amount of expenditures during the year, in cash.....		<u>\$337,982.78</u>

NATIONAL FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April 9th, 1838.]

HENRY T. DROWNE, *President*.HENRY H. HALL, *Secretary*.

Attorney in Connecticut, A. P. COLLINS, New Britain.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$2,000.00
Loans on bond and mortgage, first liens.....	200,000.00
Interest accrued on bond and mortgage loans.....	2,393.47
Total value of mortgaged premises.....	<u>\$555,000</u>

Amount required to safely re-insure all outstanding risks.....	65,830.00
Due and accrued for rent.....	666.66
Total liabilities, except capital stock.....	\$75,556.66
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	46,539.77
Aggregate amount of liabilities, capital stock and surplus.....	\$322,096.43

IV. INCOME.

Gross cash received for premiums.....	\$173,685.11
Deduct re-insurance and return premiums.....	16,313.34
Net cash received for premiums.....	\$157,371.77
Received for interest on bonds and mortgages.....	13,843.73
Interest on temporary loans.....	3,637.10
Income received from all other sources.....	653.03
Aggregate amount of income received during the year in cash.....	\$175,505.63

V. EXPENDITURES.

Gross amount paid for losses.....	\$182,088.45
Deduct salvages and re-insurance.....	15,514.88
Net amount paid during the year for losses.....	\$166,573.57
Paid or allowed for commissions or brokerage.....	20,283.57
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	13,458.17
Paid for state, national, and local taxes.....	4,060.28
All other payments and expenditures.....	21,224.15
Aggregate amount of expenditures during the year, in cash.....	\$225,599.74

NEWPORT FIRE AND MARINE INSURANCE COMPANY.

LOCATED IN NEWPORT, R. I.

[Incorporated May, 1859.]

J. H. DEWOLF, *President.*

RESOLVED WATERMAN, *Secretary.*

Attorney in Connecticut, A. M. HURLBURT, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Merchants National Bank stock, Providence....	\$5,000.00	\$5,700.00	
Blackstone Canal Nat. B'k stock, "	30,000.00	32,400.00	
American National Bank stock, "	15,000.00	16,800.00	
Commercial National Bank stock, "	10,000.00	10,600.00	
Nat. Bank of North America stock, "	15,000.00	17,325.00	
Mechanics National Bank stock, "	9,040.00	11,584.00	
National Bank of Commerce, New York.....	10,000.00	11,200.00	
Delaware & Hudson Canal Co. stock.....	20,000.00	23,100.00	
" " " bonds.....	15,000.00	15,300.00	
Rensselaer & Saratoga R. R. Co. bonds.....	12,000.00	12,240.00	
City of Chicago, S. B. Buckner, bonds.....	20,000.00	20,000.00	
What Cheer Corporation (real estate) stock....	30,000.00	30,000.00	
Total par and market value.....	\$191,040.00	\$206,249.00	\$206,249.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Central Park, North and East River R. R. bonds.....	\$2,000	\$1,500	\$1,500	
United States Gov. bonds, July 1887.....	1,000	1,175	700	
Providence & Worcester R. R. Co. stock.....	2,300	3,335	2,600	
United States Government bonds.....	8,000	8,960	8,000	
" " " ".....	6,000	6,720	6,000	
Delaware, Lackawana & Western R. R. stock.....	2,200	2,288	1,700	
Total par and market value and amount loaned.....	\$21,500	\$23,978	\$20,500	\$20,500.00

Cash in the company's principal office, gold.....	16,876.43
Cash belonging to the company deposited in bank	21,896.42
Interest due and accrued on stocks not included in "market value".....	2,892.38
Interest due and accrued on collateral loans.....	60.55
Gross premiums in due course of collection.....	14,366.82
Bills receivable, taken for fire, marine, and inland risks.....	9,009.42
Due from other companies for re-insurance on losses paid.....	280.65
Aggregate amount of assets, at their actual value.....	\$292,131.67

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	\$6,635.14
Losses resisted, including interest, costs, and other expenses.....	5,900.00
Gross amount of claims for losses.....	\$12,535.14
Deduct re-insurance.....	2,700.00
Net amount of unpaid losses.....	\$9,835.14
Re-insurance at fifty per cent on fire risks under one year....	\$29,283.93
Re-insurance <i>pro rata</i> on fire risks running more than one year.	15,221.12
Re-insurance on unexpired marine risks.....	17,976.36
Amount required to safely re-insure all outstanding risks.....	62,481.41

Due and accrued for salaries, rent, advertising, etc.....	200.00
All other demands against the company.....	2,198.05
Total liabilities, except stock capital.....	\$74,714.60
Stock capital actually paid up in cash.	200,000.00
Surplus beyond capital.....	17,417.07
Aggregate amount of liabilities, stock and surplus.....	\$292,131.67

IV. INCOME.

	Fire.	Marine & In'l'd.	
Gross premiums received in cash.....	\$85,640.45	\$142,467.01	
Cash rec'd on bills and notes taken for premiums.		15,681.60	
Gross cash received for premiums.....	\$85,640.45	\$158,148.61	
Deduct re-insurance and return premiums....	12,591.63	25,423.92	
Net cash actually received for premiums....	\$73,048.82	\$132,724.69	\$205,773.51
Bills and notes received for unpaid premiums.....		\$9,009.42	
Interest and dividends on stocks and bonds, and from all other sources.....			14,661.73
Aggregate amount of income received during the year in cash.....			\$220,435.24

V. EXPENDITURES.

	Fire.	Marine & In'l'd.	
Gross amount paid for losses.....	\$114,928.65	\$118,827.48	
Deduct salvages and re-insurance.....	3,657.00	22,739.23	
Net amount paid during the year for losses.....	\$111,271.65	\$96,088.25	\$207,359.90
Cash dividends actually paid.....			37,119.00
Paid or allowed for commissions or brokerage.....			18,525.20
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			6,515.00
Paid for state, national, and local taxes.....			2,080.42
All other payments and expenditures.....			11,054.74
Aggregate amount of expenditures during the year, in cash.....			\$282,654.26

NEW YORK & YONKERS FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated Feb. 19th, 1872.]

RICHARD L. FRANKLIN, *President*.JOHN W. SIMONSON, *Secretary*.

Attorney in Connecticut, H. L. CANNON, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
New York City Revenue bonds.....	\$100,000.00	\$100,000.00	
United States Gov. bonds, currency 6s.....	50,000.00	57,187.50	
" " " new 5s.....	50,000.00	55,625.00	
New York Guaranty and Indemnity Co. stock...	10,000.00	11,437.50	
Town of Yonkers bonds..	4,000.00	4,000.00	
Total par and market value.....	\$214,000.00	\$228,250.00	\$228,250.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Gebhard Fire Insurance Co.....	\$3,300	\$3,300	\$1,000	
United States Gov. gold bonds, 6s.....	2,000	2,280	2,000	
Total par and market value and amount loaned.....	\$5,300	\$5,580	\$3,000	\$3,000.00

Cash in the company's principal office.....	984.93
Cash belonging to the company deposited in bank.....	12,268.58
Interest due and accrued on stocks not included in "market value".....	5,490.22
Interest due and accrued on collateral loans.....	168.37
Net premiums in due course of collection.....	14,866.04
Rents due and accrued, \$2,000; re-insurance on losses paid, \$3,000.....	5,000.00

Aggregate amount of all the assets of the company at their actual value... \$270,028.14

III. LIABILITIES.

Net amount of unpaid losses.....	\$1,975.49
Re-insurance at fifty per cent. on fire risks under one year.....	\$53,271.77
Re-insurance <i>pro rata</i> on fire risks running more than one year...	2,940.60
Amount required to safely re-insure all outstanding risks.....	56,212.37
Total amount of liabilities.....	\$58,187.86
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	11,840.28
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$270,028.14</u>

IV. INCOME.

Gross cash received for premiums.....	\$139,372.57
Deduct re-insurance and return premiums.....	18,684.20
Net cash actually received for premiums.....	\$120,688.37
Interest and dividends on stocks and bonds, and from all other sources.....	16,888.46
Aggregate amount of income received during the year in cash.....	<u>\$137,576.83</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$117,875.54
Deduct re-insurance and salvages.....	2,527.01
Net amount paid during the year for losses.....	\$115,348.53
Paid or allowed for commissions or brokerage.....	20,604.56
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	12,693.59
Paid for state, national, and local taxes.....	6,040.62
All other payments and expenditures.....	17,402.94
Aggregate amount of expenditures during the year, in cash	\$172,090.24

NIAGARA FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated July, 1850.]

HENRY A. HOWE, *President.*PETER NOTMAN, *Secretary.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Réal estate owned by the company, unencumbered.....	\$14,500.00
Loans on bonds and mortgages, first liens	133,500.00
Interest due on bond and mortgage loans.....	4,672.00
Value of the lands mortgaged.....	\$180,000.00
Buildings mortgaged (insured for \$165,750).....	200,000.00
Total value of mortgaged premises.....	\$380,000.00

Stocks and bonds owned by the Company.

	Par Value.	Market Value.	
United States 6 per cent. registered bonds, 1881.	\$133,000.00	\$154,280.00	
“ 5-20 bonds, 1865.....	200,000.00	230,000.00	
“ 6 per cent. currency, 30 years.....	260,000.00	296,400.00	
“ 5-20 coupon bonds,.....	38,000.00	43,100.00	
New York City 7 per cent. bonds.....	26,000.00	26,000.00	
Brooklyn City 7 per cent. bonds.....	5,000.00	5,000.00	
Tennessee State 6 per cent. bonds.....	20,000.00	16,000.00	
Alabama State 8 per cent. bonds.....	10,000.00	9,000.00	
Total par and market value.....	\$692,000.00	\$779,780.00	\$779,780.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Central R. R. of N. J. stock.....	\$200,000	\$200,000	\$150,000
United States 5-20 bonds.....	2,000	2,200	1,500
Del., Lack. & W. R. stock.....	21,000	18,000	13,000
N. J. Zinc Co. stock.....			
Delaware & Hudson stock.....	4,800	5,600	5,000
Bank of the Republic stock.....	5,000	5,000	3,000
Del. & Hudson stock.....	7,000	8,000	6,000
Metropolitan Gas Co. stock.....	1,200	1,500	500
Commercial Fire Insurance Co. stock.....	500	500	300
Lorillard Fire Ins. Co. stock.....	1,650	1,600	1,000
Stuyvesant Fire Ins. Co. stock.....			
Ches. & Ohio R. R. bonds, guaranteed.....	63,000	50,000	50,000
United States 5-20 bonds.....	2,000	2,200	2,000
Cleveland & Pittsburg R. R. bonds.....	2,000	5,400	5,000
Belleville & So. Ill. R. R. bonds.....	4,000		
United States 5-20 bonds.....	1,000	1,100	1,000
Total par and market value and amount loaned.....	\$315,150	\$301,100	\$238,300

Cash in the company's principal office.....	1,200.00
Cash belonging to the company deposited in bank.....	13,821.00
Interest due and accrued on collateral loans.....	7,537.00
Net premiums in due course of collection.....	107,901.00

Aggregate amount of assets of the company, at their actual value..... \$1,301,211.00

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	\$67,905.00
Losses resisted, including interest, costs and expenses.....	13,345.00
Net amount of unpaid losses.....	\$81,250.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$300,288.42
Re insurance <i>pro rata</i> on fire risks running more than one year... ..	91,261.30
Amount required to safely re-insure all outstanding risks.....	391,549.72
Cash dividends to stockholders remaining unpaid.....	827.00
Total liabilities except stock.....	\$473,626.72
Stock capital actually paid up in cash.....	500,000.00
Surplus beyond capital.....	327,584.28
Aggregate amount of liabilities, capital stock and surplus.....	<u>\$1,301,211.00</u>

IV. INCOME.

Gross cash received for premiums.....	\$843,013.08
Deduct re-insurance, rebate, abatement and return premiums..	80,186.96
Net cash received for premiums.....	\$762,826.12
Received for interest on bonds and mortgages.....	10,185.00
Interest and dividends on stocks and bonds and from all other sources.....	57,928.91
Profits on Rents.....	\$7,998.78
Aggregate amount of income received during the year, in cash.....	<u>\$830,940.03</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$513,403.44	
Deduct salvages and re insurance.....	12,219.65	
Net amount paid during the year for losses.....		\$501,183.79
Cash dividends actually paid.....		49,297.50
Paid or allowed for commissions or brokerage.....		106,899.45
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....		40,851.58
Paid for state, national, and local taxes.....		14,437.94
All other payments and expenditures.....		81,369.85
Aggregate amount of expenditures during the year, in cash.....		\$794,040.11

NORTHWESTERN NATIONAL INSURANCE COMPANY.

LOCATED IN MILWAUKEE, WIS.

[Incorporated Feb. 20, 1869.]

ALEXANDER MITCHELL, *President.*FRANK H. WHIPP, *Secretary.*

Attorney in Connecticut, H. R. HAYDEN, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 bonds of 1867.....	\$17,000.00	\$20,315.00	
“ “ 6s “ of 1881.....	70,000.00	85,050.00	
“ “ 6s “ coupons.....	70,000.00	80,500.00	
Mil'kee & St. Paul Rai'y 1st mort. 8 pr. ct. b'ds..	15,000.00	16,200.00	
Milwaukee City Water bonds.....	100,000.00	100,000.00	
Total par and market value.....	\$272,000.00	\$302,065.00	\$302,065.00
Cash in the company's principal office.....			7,736.65
Cash belonging to the company deposited in bank.....			124,018.06
Interest due and accrued on stocks and bonds not included in "market value"...			5,550.00
Gross premiums in due course of collection.....			38,006.10
Bills receivable taken for fire, marine, and inland risks.....			27,836.83
Office furniture.....		\$2,500.00	
All other property belonging to the company.....			16,306.28
Aggregate amount of all assets, stated at their actual value.....			\$521,518.92

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,570.34	
Losses unadjusted, including all reported and supposed losses....	30,128.43	
Losses resisted, including interest, costs, and expenses.....	6,050.00	
Total gross amount of claims for losses.....	\$37,748.77	
Deduct re-insurance and salvage.....	2,080.00	
Net amount of unpaid losses.....		\$35,668.77
Re-insurance at fifty per cent. on fire risks under one year.....	\$97,199.32	
Re-insurance <i>pro rata</i> on fire risks running more than one year .	7,304.80	
Re-insurance at 50 per cent. on inland navigation risks.....	6,762.50	
Amount required to safely re-insure all outstanding risks.....		111,266.62
Due for commissions and brokerage.....		2,900.00
Total liabilities, except capital stock.....		\$149,835.39
Stock capital actually paid up in cash.....		300,000.00
Surplus beyond capital.....		71,683.53
Aggregate amount of liabilities, capital stock and surplus.....		\$521,518.92

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross premiums received in cash.....	\$326,765.03	\$159,405.96	
Cash rec'd on bills and notes taken for premiums..		20,335.77	
Gross cash received for premiums.....	\$326,765.03	\$179,741.73	
Deduct re-insurance and return premiums.....	35,610.24	33,532.17	
Net cash received for premiums.....	\$291,154.79	\$146,209.56	\$437,364.35
Bills and notes for unpaid premiums.....		\$27,836.83	
Interest and dividends on stocks and bonds, and from all other sources.....			14,601.42
Aggregate amount of income received during the year in cash.....			\$451,965.77

V. EXPENDITURES

	Fire.	Marine & Inl'd.	
Gross amount paid for losses.....	\$136,882.12	\$104,346.18	
Deduct salvages and re-insurance.....	590.82	27,724.22	
Net amount paid during the year for losses.....	\$136,291.30	\$76,621.96	\$212,913.26
Paid or allowed for commissions or brokerage.....			51,267.19
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			21,964.48
Paid for state, national, and local taxes.....			8,154.34
All other payments and expenditures.....			21,410.66
Aggregate amount of expenditures during the year, in cash.....			\$315,709.93

PENN FIRE INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated Feb. 19, 1872.]

FIELDING L. WILLIAMS, *President.*

J. R. WARNER, *Secretary.*

Attorney in Connecticut, GEORGE R. COWLES, Norwalk.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,250.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$17,000.00
Loans on bond and mortgage, first liens.....	145,537.49
Interest accrued on bond and mortgage loans.....	5,048.31
Value of lands mortgaged.....	\$275,000.00
Buildings mortgaged, (insured for \$9,500.00).....	94,300.00
Total value of mortgaged premises.....	<u>\$369,300.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 bonds, 1867.....	\$15,000.00	\$47,212.50	}
" " " 1865.....	5,000.00		
" " " 1865.....	15,000.00		
" registered bonds, 1881.....	5,000.00		
" " " 1881.....	25,000.00	29,250.00	
Penn. R. R. 1st mort. bonds.....	5,000.00	5,150.00	
Camden & Amboy R. R. 1st mort. bonds.....	5,000.00	5,000.00	
Cleveland, Painsville & Asht. R. R. bonds.....	12,000.00	12,000.00	
City of Cincinnati bonds.....	3,000.00	3,000.00	
Total par and market value.....	<u>\$90,000.00</u>	<u>\$101,612.50</u>	\$101,612.50

Loaned on Collaterals.

	Par value.	Market value.	Amount loaned.	
Pullman Palace Car Co. stock.....	\$10,000	\$11,000	\$9,500	
Chicago Towing Co. stock.....	1,250	1,875	1,187.50	
Second National Bank stock, Erie.....	2,000	2,200	2,000	
Twenty-second Ward Bank stock, Philadelphia.....	1,200	1,500	1,000	
Exchange Bank stock, Franklin.....	2,500	2,750	2,375	
Erie Rolling Mill stock.....	5,000	5,000	5,000	
Total par and market value and amount loaned.....	<u>\$21,950</u>	<u>\$24,325</u>	<u>\$21,062.50</u>	\$21,062.50

Cash in the Company's principal office.....	13,619.66
Cash belonging to the company deposited in bank.....	44,798.68
Interest due and accrued on collateral loans.....	858.24
Gross premiums in due course of collection.....	61,699.37
Bills receivable, not matured, taken for fire, marine and inland risks.....	100.00
Rents due and accrued.....	763.33
Office furniture.....	\$1,198.89
Aggregate amount of assets, at their actual value.....	\$412,100.08

III. LIABILITIES.

Losses adjusted and unpaid.....	\$11,341.76	
Losses unadjusted, including all reported and supposed losses...	2,300.00	
Gross amount of claims for losses.....	\$13,641.76	
Deduct re-insurance and salvage.....	1,000.00	
Net amount of unpaid losses.....		\$12,641.76
Re-insurance at 50 per cent. on fire risks under one year.....	\$158,261.99	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	6,535.98	
Amount required to safely re insure all outstanding risks.....		164,797.97
Due and accrued for rent, advertising, etc.....		450.00
Due for commissions and brokerage.....		9,254.90
Total amount of liabilities, except capital stock.....		\$187,144.63
Stock capital actually paid up in cash.....		200,250.00
Surplus beyond capital.....		24,705.45
Aggregate amount of liabilities, capital stock, and surplus.....		\$412,100.08

IV. INCOME.

Gross cash received for premiums.....	\$399,897.14	
Deduct re-insurance, rebate, abatement, and return premiums.....	38,015.24	
Net cash received for premiums.....		\$361,881.90
Received for interest on bonds and mortgages.....		5,241.31
Interest and dividends on stocks and bonds, and from all other sources.....		4,595.98
Income received from rents.....		2,214.29
Received for increased capital.....	\$9,274.62	
Aggregate amount of income received during the year in cash.....		\$373,933.48

V. EXPENDITURES.

Net amount paid for losses.....	\$136,568.19
Cash dividends actually paid.....	8,267.72
Paid or allowed for commissions or brokerage.....	83,311.39
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	12,227.35
Paid for state, national, and local taxes.....	9,113.06
All other payments and expenditures.....	18,777.01
Aggregate amount of expenditures during the year, in cash.....	\$268,264.72

PENNSYLVANIA FIRE INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Organized and Incorporated, March 1825.]

JOHN DEVEREUX, *President*.WM. G. CROWELL, *Secretary*.

Attorney in Connecticut, B. R. ALLEN, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$400,000.00
Whole amount of capital actually paid up in cash.....	400,000.00

II. ASSETS.

Real estate owned by company, unincumbered.....	\$60,000.00
Loans on bond and mortgage (first liens).....	463,457.00
Interest due and accrued on bond and mortgage loans.....	8,113.17
Value of buildings mortgaged, (insured for \$280 234).....	\$966,000.00
Total value of mortgaged premises.....	\$966,000.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
Phila., Wil. & Balt. R. R. Co. stock.....	\$12,500.00	\$14,000.00
Elmira and Williamsport loan.....	25,000.00	24,250.00
Pennsylvania R. R. loan.....	11,000.00	11,220.00
“ “ scrip.....	13,270.00	12,391.00
Harrisburg, Mount Joy, &c., loan.....	20,000.00	19,000.00
North Pennsylvania R. R. loan.....	30,000.00	30,000.00
Philadelphia and Erie R. R. loan.....	25,000.00	22,500.00
West Jersey R. R. loan.....	10,000.00	10,125.00
American steamship company loan.....	15,000.00	10,500.00
United Canals and R. R. loan.....	10,000.00	8,500.00
Camden and Amboy R. R. loans.....	30,000.00	28,050.00
Lehigh Valley R. R. loans.....	30,000.00	28,800.00
Penn. & N. York Canal & R. R. loan, 7's.....	22,000.00	21,835.00
Philadelphia and Reading R. R. loan.....	20,000.00	20,500.00
Delaware Division Canal loan.....	20,000.00	18,000.00
Chesapeake and Delaware Canal loan.....	10,000.00	8,700.00
Lehigh Coal and Navigation loan.....	20,000.00	18,000.00
“ “ “	20,000.00	18,200.00
Schuylkill Navigation Mt'g, “	12,000.00	8,400.00
“ “ “	8,000.00	6,240.00
“ “ “	600.00	144.00
“ “ “	100.00	12.00

FIRE AND FIRE-MARINE INSURANCE

Manayunk Gas company	1,000.00	1,000.00	
Philadelphia City loans, 6's	10,000.00	10,175.00	
" " 5's	6,000.00	5,100.00	
" " Warrants	9,818.00	9,696.00	
Pittsburg City loan, 7's	36,000.00	36,000.00	
Cincinnati " " 6's	5,000.00	4,750.00	
" " " 	7,000.00	6,650.00	
Philadelphia National Bank	13,400.00	21,239.00	
Total par and market value	\$452,688.00	\$433,977.00	\$433,977.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Philadelphia and Reading R. R. stock	\$50,000	\$55,250	\$40,000	
" " " " 	55,100	60,885	50,000	
Lehigh Valley " " 	17,500	20,650	16,000	
Total par and market value and amount loaned.	\$122,600	\$136,785	\$106,000	\$106,000.00

Cash in Company's principal office	\$1,857.78
Cash belonging to the Company deposited in bank	204,965.73
Interest due and accrued on stocks not included in "market value"	4,218.35
Gross premiums in due course of collection	104,159.50
Aggregate amount of all assets of the company, at their actual value	\$1,386,748.53

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$50,344.00
Losses resisted, including interest, cost, and other expenses	12,500.00
Net amount of unpaid losses	\$62,844.00
Re-insurance at fifty per cent. on fire risks under one year	\$308,018.30
Re-insurance at <i>pro rata</i> on fire risks running more than one year	93,643.25
Amount required to safely re-insure all outstanding risks	401,661.55
Amount reclaimable by the insured on perpetual fire insurance policies	379,816.32
Due for commissions and brokerage and taxes	20,898.84
Total amount of liabilities	\$865,220.71
Stock capital actually paid up in cash	400,000.00
Surplus beyond capital	121,527.82
Aggregate amount of liabilities, capital stock and surplus	\$1,386,748.53

IV. INCOME.

Gross cash received for premiums	\$794,245.28
Deduct re-insurance, and return premiums	66,973.74
Net cash actually received for premiums	\$727,271.54
Received for interest on bonds and mortgages	28,554.87
Interest and dividends on stocks and bonds, and from all other sources	30,129.84
Income from all other sources	1,047.41
Deposit premiums received for perpetual fire risks	\$19,235.97
Received for calls on capital	168,900.00
Aggregate amount of income received during the year in cash	\$787,003.66

V. EXPENDITURES.

Gross amount paid for losses.....	\$521,372.96	
Deduct salvages and re-insurance.....	3,060.18	
Net amount paid during the year for losses.....		\$518,312.78
Cash dividends actually paid.....		682.50
Paid or allowed for commissions or brokerage.....		161,648.88
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		12,949.91
Paid for state, national and local taxes.....		22,517.32
Paid for advertising, stationery, surveys, books, &c.....		12,394.36
Deposit premium returned on perpetual fire risks.....	\$22,458.05	
Aggregate amount of expenditures during the year in cash.....		\$728,505.75

PEOPLE'S INSURANCE COMPANY.

LOCATED IN NEWARK, N. J.

[Organized or Incorporated, March 1866.]

JOHN M. RANDALL, *President*.I. H. LINDSLEY, *Secretary*.

Attorney in Connecticut, C. M. WEBSTER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by company, unincumbered.....	\$40,672.96
Loans on bond and mortgage, first liens, not more than one year's interest due..	149,750.00
Loans on bond and mortgage, more than one year's interest due.....	2,800.00
Interest due on bond and mortgage loans.....	4,506.69
Value of lands mortgaged.....	\$257,400.00
Value of buildings mortgaged, (insured for \$148,650)	200,000.00
Total value of mortgaged premises.....	\$457,400.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Newark City Ice Co. stock.....	\$12,000	\$15,750	11,700
Newark & Irvington H. R. R. stock.....	200	200	
People's Insurance Co. stock.....	500	530	5,000
Newark City Ice Co. stock.....	4,100	5,125	
East Orange Township bonds.....	500	500	
Orange and Newark H. R. R. stock.....	1,000	1,000	

V. EXPENDITURES.

Gross amount paid for losses.....	\$102,059.45	
Deduct, re-insurance and salvages.....	4,734.55	
Net amount paid during the year for losses		\$97,324.90
Cash dividends actually paid.....		24,000.00
Scrip or certificates of profits redeemed in cash.....		6,153.05
Paid or allowed for commissions or brokerage.....		37,606.48
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....		12,471.02
Paid for state, national, and local taxes in this and other states.....		4,770.71
All other payments and expenditures.....		13,963.82
Aggregate amount of expenditures during the year, in cash		<u>\$196,289.98</u>

PEOPLE'S FIRE INSURANCE COMPANY.

LOCATED IN TRENTON, N. J.

[Incorporated Feb. 25th, 1861.]

SAMUELS. STRIKER, *President.*C. V. C. MURPHY, *Secretary.*

Attorney in Connecticut, W. H. TOWNSEND, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loan on bond and mortgage, first liens.....	\$150,386.00
Interest due and accrued on bond and mortgage loans.....	2,730.91
Value of lands mortgaged.....	\$189,000
Value of buildings mortgaged, (insured for \$104,300).....	209,600
Total value of mortgaged premises.....	<u>\$398,600</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 bonds.....	\$50,000.00	\$58,000.00	
State of New Jersey bonds.....	15,000.00	15,750.00	
Elizabeth City bonds.....	10,000.00	10,000.00	
Jersey City bonds.....	25,000.00	25,291.00	
City of Toledo, Ohio, bonds.....	1,000.00	1,000.00	
Mechanics National Bank stock, Trenton.....	5,000.00	6,250.00	
United Railroad & Canal Co. stock, N. J.....	30,000.00	34,800.00	
Penn. R. R. Co. stock.....	20,000.00	18,800.00	
Dividend scrip issued by Penn. R. R.....	1,000.00	925.00	
Total par and market value.....	<u>\$157,000.00</u>	<u>\$170,816.00</u>	\$170,816.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Mech's National Bank stock.....	\$1,800	\$2,250	} \$3,500	
First National Bank stock.....	1,500	1,875		
Trenton Gas Light Co. stock.....	3,400	3,979	3,000	
Total par and market value and amount loaned.....	\$ 6,700	\$8,104	\$6,500	\$6,500

Endorsed notes.....	\$5,231.46	
Cash belonging to the company deposited in bank.....		15,794.86
Interest due and accrued on collateral loans.....		131.25
Gross premiums in due course of collection.....		25,964.23
Aggregate amount of all assets of the company, at their actual value.....		\$272,323.25

III. LIABILITIES.

Losses adjusted and unpaid.....	\$436.00	
Losses unadjusted, including all reported and supposed losses.....	3,991.67	
Net amount of unpaid losses.....		\$4,427.67
Re-insurance at fifty per cent. on fire risks under one year.....	\$61,267.05	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	34,395.64	
Amount required to safely re-insure all outstanding risks.....		95,662.69
Due and accrued for salaries, rent, advertising, etc.....		125.00
Due for commissions and brokerage, &c.,.....		4,593.98
Total liabilities except capital stock.....		\$104,809.34
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		67,513.91
Aggregate amount of liabilities, capital and surplus.....		\$372,323.25

IV. INCOME.

Gross cash received for premiums.....	\$126,580.29	
Deduct re-insurance, rebate, and return premiums.....	9,016.22	
Net cash actually received for premiums.....		\$117,564.07
Received for interest on bonds and mortgages.....		8,013.37
Interest and dividends on stocks and bond, and from all other sources.....		11,378.16
Commissions as agents for other companies.....		971.44
Received for increased capital.....	\$50,000.00	
Aggregate amount of income received during the year in cash.....		\$137,927.04

V. EXPENDITURES.

Gross amount paid for losses.....	\$34,365.89	
Deduct salvages and re-insurance.....	8.67	
Net amount paid during the year for losses.....		\$34,357.22
Cash dividends actually paid.....		12,000.00
Paid or allowed for commissions or brokerage.....		20,767.91
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		5,380.00
Paid for state, national, and local taxes.....		1,251.73
All other payments and expenditures.....		5,877.06
Aggregate amount of expenditures during the year, in cash.....		\$79,633.92

PHENIX INSURANCE COMPANY.

LOCATED IN BROOKLYN, N. Y.

[Incorporated Sept. 10th, 1853.]

STEPHEN CROWELL, *President.*PHILANDER SHAW, *Secretary.*

Attorney in Connecticut, E. B. GOODSSELL, Bridgeport.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	\$1,000,000.00
Whole amount of capital actually paid up in cash.	1,000,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$225,000.00
Loan on bond and mortgage, first liens.....	316,025.00
Interest due and accrued on bond and mortgage loans.....	9,557.54
Value of the land mortgaged.....	\$285,650.00
Value of buildings mortgaged, (insured for \$337,700.00).....	521,250.00
Total value of mortgaged premises.....	<u>\$806,900.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States bonds, 5-20, 1862.....	\$10,000.00	\$11,362.50	
“ “ 5-20, 1864.....	7,000.00	8,120.00	
“ “ 5-20, 1865, May and Nov..	47,000.00	54,520.00	
“ “ 5-20, 1865, Jan. and July..	20,000.00	23,800.00	
“ “ 5-20, 1867, registered.....	235,200.00	272,832.00	
“ “ 1881.....	25,000.00	30,125.00	
“ “ 10-40,	77,000.00	85,566.25	
“ “ currency 6s.....	30,000.00	34,275.00	
Tennessee State bonds.....	45,000.00	36,450.00	
Virginia State bonds, (consols).....	29,544.67	15,067.78	
“ “ (deferred certificates).....	14,772.33	1,773.27	
North Carolina State bonds.....	10,000.00	3,000.00	
South Carolina State bonds.....	20,000.00	4,600.00	
Alabama State bonds.....	10,000.00	9,550.00	
Mississippi State bonds.....	20,000.00	16,311.40	
Kings County bonds.....	32,000.00	32,000.00	
Assessment Fund bonds.....	5,838.04	5,838.04	
Nassau Gas Light Co. certificates.....	17,000.00	19,250.00	
People's Gas Light bonds.....	47,000.00	47,000.00	
Nassau Gas Light Co. stock.....	20,000.00	24,000.00	
Union Ferry Co. stock.....	6,500.00	9,750.00	
Commercial Bank stock, Brooklyn.....	1,500.00	1,500.00	
Houston, Texas, R. R. bonds.....	3,000.00	3,000.00	
Total par and market value.....	<u>\$733,355.04</u>	<u>\$749,691.24</u>	\$749,691.24

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Montauk Fire Insurance Co. stock, Brooklyn.....	\$1,000	\$2,000	\$5,000.00
Mechanics Fire Insurance Co. stock, ".....	500	500	
Mechanics Bank stock, ".....	2,000	3,200	
Shoe and Leather Bank stock, New York.....	800	1,200	1,000
Economical Printing Co. stock, ".....	1,000	1,500	
Manhattan Fire Ins. Co. stock, ".....	10,000	16,500	
Clinton Fire Insurance Co. stock, ".....	1,400	1,610	9,500
Relief Fire Insurance Co. stock, ".....	2,000	2,000	
United States bonds, 5-20, 1863.....	1,000	1,160	
City of Brooklyn bonds,	1,000	1,000	14,352.23
Brooklyn Fire Insurance Co. stock, Brooklyn.....	2,550	5,100	
Niagara Fire Insurance Co. stock, New York.....	1,250	1,250	
Union Ferry Co. Brooklyn.....	2,000	3,000	5,000
Mechanics Banking Association, New York.....	1,000	1,300	
Manhattan Co. stock.....	500	720	
Manhattan Fire Ins. Co. stock, New York.....	5,000	5,250	27,000
Union Trust Co. stock, New York.....	13,000	13,000	
Shoe and Leather Bank stock, New York.....	3,300	4,950	
St. Nicholas Bank stock, New York.....	4,200	4,410	1,500
Nassau Bank stock, Brooklyn.....	2,000	3,000	
Lamar Fire Insurance Co. stock, New York.....	5,000	5,000	
Commercial Fire Ins. Co. stock, ".....	1,000	900	800
Importers & Traders Fire Ins. Co. stock, New York.....	1,000	1,000	
Merchants Bank stock, New York.....	1,000	1,400	
Firemen's Trust Ins. Co. stock, Brooklyn.....	500	575	2,000
Market Bank stock, New York.....	1,500	1,875	
People's Gas Light Co. bonds, Brooklyn.....	15,000	15,000	
Park Bank stock, New York.....	500	610	2,500
Long Island Bank stock, Brooklyn.....	2,000	2,600	
Montauk Fire Ins. Co. stock, Brooklyn.....	1,000	2,000	
Standard Fire Ins. Co. stock, New York.....	1,500	1,500	1,200
Montauk Fire Ins. Co. stock, Brooklyn.....	2,400	4,800	
Commercial Bank stock, ".....	2,500	2,500	
Broadway R. R. Co. stock, ".....	1,100	1,100	17,000
Brooklyn City R. R. Co. stock, ".....	7,500	15,000	
Union Ferry Company stock, ".....	700	1,050	
Mechanics Bank stock, ".....	4,150	6,640	700
Tradesmen's Fire Ins. Co. stock, New York.....	1,000	1,500	
Mechanics & Traders Bank stock, New York.....	8,000	11,200	
Home Insurance Co. stock, New York.....	1,600	1,440	500
Total par and market value and amount loaned.....	\$114,450	\$144,340	\$115,702.23

Cash in the company's principal office.....	524.17
Cash belonging to the company deposited in bank.....	301,016.08
Interest due and accrued on stocks not included in "market value".....	2,523.48
Interest due and accrued on collateral loans.....	2,095.10
Gross premiums in due course of collection.....	69,453.28
Bills receivable, taken for fire, marine, and inland risks.....	143,450.30
Salvage claims on losses paid, rents due and accrued, &c.....	73,908.63

Aggregate amount of all assets, at their actual value..... \$2,008,947.05

III. LIABILITIES.

Losses adjusted and unpaid.....	\$36,542.99	
Losses unadjusted, including all reported and supposed losses...	112,745.06	
Losses resisted, including interest, costs, and expenses thereon....	40,708.12	
Net amount of unpaid losses.....		\$189,996.17
Re-insurance at fifty per cent. on fire risks under one year....	\$436,065.69	
Re-insurance <i>pro rata</i> on fire risks running more than one year.	100,172.80	
Re-insurance on unexpired marine risks.....	93,951.87	
Amount required to safely re-insure all outstanding risks.....		630,190.36
Due for commissions and brokerage, &c.....		5,552.19
Total amount of liabilities, except capital stock.....		\$825,738.72
Stock capital actually paid up in cash.....		1,000,000.00
Surplus beyond capital.....		183,208.33
Aggregate amount of liabilities, capital stock and surplus.....		\$2,008,947.05

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross premiums received in cash.....	\$1,422,267.85	\$307,712.66	
Cash received on bills and notes taken for pr'ms..		322,882.95	
Gross cash received for premiums.....	\$1,422,267.85	\$630,595.61	
Deduct re-insurance and return premiums....	160,530.22	230,710.77	
Net cash actually received for premiums.....	\$1,261,737.63	\$399,884.84	\$1,661,622.47
Received for interest on bonds and mortgages.....			20,875.31
Interest and dividends on stocks and bonds, and from all other sources.....			49,316.66
Income received from all other sources.....			18,806.81
Aggregate amount of income received during the year in cash.....			\$1,750,621.25

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Gross amount paid for losses.....	\$751,805.86	\$514,023.50	
Deduct salvages and re-insurance.....		192,403.68	
Net amount paid for losses.....	\$751,805.86	\$321,619.82	\$1,073,425.68
Cash dividends actually paid.....			100,000.00
Paid or allowed for commissions or brokerage.....			228,581.90
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			127,510.05
Paid for state, national, and local taxes.....			32,923.00
All other payments and expenditures.....			102,827.44
Aggregate amount of expenditures during the year, in cash.....			\$1,665,268.07

PROVIDENCE WASHINGTON INSURANCE COMPANY.

LOCATED IN PROVIDENCE, R. I.

[Incorporated, 1799.]

JOHN KINGSBURY, *President*.WARREN S. GREENE, *Secretary*.

Attorney in Connecticut, W. E. BAKER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
City of Chicago bonds, S. B. Buckner.....	\$25,000.00	\$25,000.00	
Delaware & Hudson Canal Co. bonds.....	25,000.00	25,500.00	
Total par and market value.....	\$50,000.00	\$50,500.00	\$50,500.00

Invested in participation account of R. I. Hospital Trust Co.....	\$53,500.00
Loaned to the City of Providence.....	96,500
Cash in hand of agents and in course of transmission.....	11,258.79
Cash in company's principal office.....	30,321.62
Cash belonging to the company deposited in bank.....	16,485.36
Interest due and accrued on stocks not included in "market value".....	2,484.71
Net premiums in due course of collection.....	459.75
Due from other companies for commission.....	154.03
Aggregate amount of all assets of the company, at their actual value.....	\$261,664.26

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,155.24
Losses unadjusted, including all reported and supposed losses.....	5,297.50
Losses resisted, including interest, costs, and other expenses.....	2,400.00
Net amount of unpaid losses.....	\$8,852.74
Re-insurance at 50 per cent. on fire risks under one year.....	\$36,686.79
Re-insurance <i>pro rata</i> on fire risks running more than one year...	14,763.95
Amount required to safely re-insure all outstanding risks.....	51,450.74
Due and accrued for salaries, rents, etc.....	1,000.00
All other demands against the company.....	300.00
Total liabilities, except stock.....	\$61,603.48
Joint stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	60.78
Aggregate liabilities, capital stock and net surplus.....	\$261,664.26

IV. INCOME.

Gross cash received for premiums.....	\$101,881.96
Deduct only re-insurance, rebate, and return premiums....	9,241.50
Net cash actually received for premiums.....	\$92,640.46
Received for interest and dividends.....	17,166.31
Commission from other companies.....	430.00
Aggregate income received during the year in cash.....	\$110,236.77

V. EXPENDITURES.

Gross amount paid for losses.....	\$31,084.27
Deduct re-insurance and salvages.....	1,016.87
Net amount paid for losses.....	\$30,067.40
Cash dividends paid.....	30,000.00
Paid or allowed for commissions or brokerage.....	12,588.07
Paid for salaries, fees, and charges of officers, clerks, &c.....	19,084.15
Paid for State, National, and local taxes in this and other States.....	3,431.76
Aggregate expenditures during the year in cash.....	\$95,171.38

REPUBLIC FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April 12, 1852.]

ROBERT S. HONE, *President*.DUNCAN F. CURRY, *Secretary*.

Attorney in Connecticut, J. F. BABCOCK, New Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Real estate owned by company, unincumbered.....	\$67,725.95
Loans on bonds and mortgage, (first liens).....	236,200.00
Interest accrued on bonds and mortgage loans.....	1,714.08
Value of lands mortgaged.....	\$533,700
Value of buildings mortgaged, (insured for \$16,300).....	42,300
Value of mortgaged premises.....	\$576,000

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
National Bank of Commerce stock.....	\$30,000.00	\$34,500.00	
United States 5-20 bonds, 1865.....	20,000.00	23,000.00	
United States 5-20 bonds, 1867.....	25,000.00	29,000.00	
United States 10-40 bonds.....	6,000.00	6,795.00	
United States currency bonds, sixes.....	25,000.00	28,625.00	
N. Y. City 7 per cent. bonds.....	40,000.00	40,000.00	
N. Y. County 7 per cent. bonds.....	40,000.00	40,000.00	
Delaware & Hudson 7 per cent. mort. bonds.....	13,000.00	13,000.00	
New York Produce Exchange stock.....	200.00	400.00	
Total par and market value.....	\$199,200.00	\$215,320.00	\$215,320.00

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
National Bank of Commerce stock.....	\$20,000	\$22,800	\$50,000	
City Bank stock.....	13,600	37,400		
United States Trust Co. stock.....	3,000	6,000	4,000	
Delaware & Hudson Canal Co. stock.....	900	1,050		
Total par and market value and amount loaned.....	\$37,500	\$67,350	\$54,000	\$54,000.00

Cash in company's principal office.....	\$986.06
Cash belonging to company deposited in bank.....	3,009.96
Interest due and accrued on stocks not included in "market value".....	4,523.38
Interest due and accrued on collateral loans.....	315.00
Net premiums in due course of collection.....	48,439.51
Bills receivable, not matured, taken for fire, marine and inland risk.....	2,597.50
Rents due and accrued.....	2,200.00
Aggregate amount of assets of the company at their actual value.....	\$637,031.44

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$28,955.31	
Losses resisted, including interest, costs, and other expenses....	14,304.69	
Gross amount of claims for losses.....	\$43,260.00	
Deduct re-insurance and salvages.....	8,020.96	
Net amount of unpaid losses.....		35,239.04
Re-insurance at fifty per cent. on fire risks under one year.....	201,364.23	
Re-insurance at fifty per cent. running more than one year.....	38,969.10	
Amount required to safely re-insure all outstanding risks.....		\$240,333.33
Principal unpaid on scrips or certificates.....		2,593.00
Interest due remaining unpaid.....		978.00
Total liabilities, except capital stock.....		\$279,143.37
Joint stock capital actually paid up in cash.....		300,000.00
Surplus beyond capital.....		57,888.07
Aggregate amount of liabilities, and capital stock.....		\$637,031.44

IV. INCOME.

Gross cash received for premiums.....	\$507,389.03	
Deduct re-insurance, rebates, abatement and return premiums..	48,859.74	
Net cash received for premiums.....		\$458,529.29
Received for interest on bonds and mortgages.....		10,351.99
Interest and dividends on stocks and bonds and from all other sources.....		14,943.24
Income received from all other sources.....		27,852.93
Received for calls on capital....	\$180,000.00	
Aggregate income received during the year in cash.....		\$511,677.45

V. EXPENDITURES.

Gross amount paid for losses.....	\$419,711.61	
Deduct re-insurance and salvages.....	758.37	
Net amount paid during the year for losses.....		\$418,953.24
Cash dividends paid.....		27,522.00
Paid or allowed for commissions or brokerage.....		65,392.04
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....		30,471.74
Paid for state, national, and local taxes, in this and other states.....		13,380.82
All other payments and expenditures.....		58,123.70
Aggregate amount of expenditures during the year, in cash.....		\$613,843.54

RIDGEWOOD INSURANCE COMPANY.

LOCATED IN BROOKLYN, N. Y.

[Incorporated March 15th, 1873.]

WILLIAM K. LOTHROP, *President.*WILLIAM A. SCOTT, *Secretary.*

Attorney in Connecticut, C. W. PRESTON, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, first liens.....	\$119,000.00
Interest due and accrued on bond and mortgage loans.....	2,417.81
Value of land mortgaged.....	\$121,800.00
Value of buildings mortgaged, (insured for \$114,000).....	180,000.00
Total value of mortgaged premises	\$301,800.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. States registered 5 per cent. bonds, 10-40s...	\$100,000.00	\$111,250.00	
New Brunswick, N. J., City Water Loan bonds..	5,000.00	4,875.00	
Total par and market value.....	\$105,000.00	\$116,125.00	\$116,125.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Continental Insurance Co. stock.....	\$3,000	\$3,150	\$2,500	
United States 6 per cent. bond of 1881, registered.....	500	586.25	500	
Metropolitan National Bank stock.....	300	366	300	
N. J. Central R. R. Co. first mortgage bonds.....	3,000	3,180	2,000	
N. Y. & Erie R. R. Co. mortgage bond.....	1,000	960	450	
Total par and market value and amount loaned.....	\$7,800	\$8,242.25	\$5,750	\$5,750.00

Cash in the company's principal office.....	1,054.99
Cash belonging to the company deposited in bank.....	6,875.12
Interest due and accrued on stocks not included in "market value".....	58.33
Interest due and accrued on collateral loans.....	88.04
Net premiums in due course of collection.....	10,624.68
Cash deposited in N. Y. Life Insurance & Trust Co.....	100.00
Aggregate amount of all assets of the company, at their actual value.....	\$262,093.97

III. LIABILITIES.

Net amount of unpaid losses.....	\$580.00
Re-insurance at fifty per cent. on fire risks under one year....	\$41,415.73
Re-insurance <i>pro rata</i> on fire risks running more than one year..	1,204.37
Re-insurance at fifty per cent. on inland navigation risks.....	400.00
Amount required to safely reinsure all outstanding risks...	43,020.10
Total liabilities except capital stock.....	\$43,600.10
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	18,493.87
Aggregate amount of liabilities, capital stock and surplus.....	\$262,093.97

IV. INCOME.

	Fire.	Marine & Inland.	
Gross cash received for premiums.....	\$89,150.06	\$3,102.45	
Deduct re-insurance and return premiums....	7,476.77		
Net cash actually received for premiums....	\$81,673.29	\$3,102.45	\$ 84,775.74
Received for interest on bonds and mortgages.....			716.03
Interest and dividends on stocks and bonds, and from all other sources.....			3,923.90
Premium on gold sold.....			423.65
Aggregate amount of income received during the year in cash.....			\$89,839.32

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Net amount paid during the year for losses....	\$5,310.31	\$181.92	\$5,492.23
Paid or allowed for commissions or brokerage.....			8,896.16
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			10,175.00
Paid for state, national, and local taxes.....			3,656.84
Furnishing offices.....			4,581.14
Rents, advertising, printing, stationery, &c.....			8,671.83
Aggregate amount of expenditures during the year, in cash.....			\$41,473.20

ROGER WILLIAMS INSURANCE COMPANY.

LOCATED IN PROVIDENCE, R. I.

[Incorporated May, 1848.]

J. W. DAVENPORT, *President*.WILLIAM H. FREDRICKS, *Secretary*.

Attorney in Connecticut, RALPH GILLETT, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
American National Bank stock.....	\$15,000.00	\$16,800.00	
Globe National Bank stock.....	15,000.00	15,000.00	
Manufacturers National Bank stock.....	28,000.00	33,600.00	
Fourth National Bank ".....	5,000.00	6,250.00	
Commercial National Bank ".....	18,000.00	18,000.00	
Blackstone Canal Nat. Bank ".....	15,000.00	16,200.00	
National Bank of Commerce ".....	25,000.00	26,000.00	
Nat. Bank of No. America ".....	5,000.00	5,800.00	
Atlantic Bank ".....	5,000.00	5,000.00	
Westminster Bank ".....	5,000.00	5,000.00	
Providence Gas Co. stock.....	5,850.00	10,296.00	
Michigan Central R. R. bonds.....	10,000.00	9,000.00	
Total par and market value.....	\$151,850.00	\$166,946.00	\$166,946.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
City of Providence R. R. bonds.....	\$2,000	\$2,000	\$1,807.84	
National Bank of North America stock.....	500	580	1,000	
Mechanics National Bank stock.....	500	650		
Note, secured by mortgage on real estate.....	5,000	5,000	2,740	
Mechanics National Bank stock.....	400	520	506.12	
Providence & Stonington R. R. bonds.....	10,000	12,500	10,000	
Total par and market value and amount loaned.....	\$18,400	\$21,250	\$16,053.96	\$16,053.96

Loan to City of Providence.....	30,000.00
Cash in the Company's principal office.....	9,466.40
Cash belonging to the Company deposited in bank.....	46,141.18
Interest due and accrued on stocks not included in "market value"....	61.67
Interest due and accrued on collateral loans.....	959.95
Gross premiums in due course of collection.....	30,512.73
Bills receivable, taken for fire, marine, and inland risks.....	1,293.34

Aggregate amount of all assets of the company, at their actual value.... \$301,435.23

III. LIABILITIES.

Losses adjusted and unpaid.....	\$5,529.14	
Losses unadjusted, including all reported and supposed losses....	2,650.00	
Net amount of unpaid losses.....		\$8,179.14
Re-insurance at 50 per cent. on fire risks under one year.....	\$53,806.16	
Re-insurance <i>pro rata</i> on fire risks running more than one year.....	7,891.73	
Re-insurance on unexpired marine risks.....	10,345.34	
Amount required to safely re-insure all outstanding risks.....		72,043.23
Cash dividends to stockholders remaining unpaid.....		1,080.00
Due for commissions and brokerage, \$3,338.59; re-insurance, \$396.01.....		3,734.60
Total liabilities except capital stock.....		\$85,036.97
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		16,398.26
Aggregate amount of liabilities, capital stock and surplus.....		<u>\$301,435.23</u>

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross premiums received in cash.....	\$124,307.32	\$34,652.72	
Rec'd on bills and notes taken for premiums...		\$5,865.00	
Gross cash received for premiums.....	\$124,307.32	\$40,517.72	
Deduct re-insurance and return premiums....	6,556.70	1,964.69	
Net cash actually received for premiums.....	\$117,750.62	\$38,553.03	\$156,303.65
Bills and notes rec'd for prem's remaining unpaid,		\$1,293.34	
Interest and dividends on stocks and bonds and from all other sources.....			17,425.50
Aggregate income received during the year in cash			<u>\$173,729.15</u>

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Net amount paid during the year for losses.....	\$31,979.84	\$21,477.96	\$53,457.80
Cash dividends paid.....			14,920.00
Paid or allowed for commissions or brokerage.....			21,143.82
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....			10,982.37
Paid state, national, and local taxes, in this and other states.....			728.49
Aggregate amount of expenditures during the year, in cash.....			<u>\$101,232.48</u>

SAFEGUARD FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated December 1871.]

THOMAS C. DOREMUS, *President.*JAMES YEREANCE, *Secretary.*

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

I. CAPITAL.

Whole amount of joint or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Stocks and bonds owned by the Company.

United States currency 6 per cent. registered bonds.....	\$150,000.00	\$171,375.00	
United States 5-20 registered bonds, 1867.....	50,000.00	57,750.00	
Total par and market value.....	\$200,000.00	\$229,125.00	\$229,125.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
United States 5-20 bonds, 1868.....	\$6,000	\$7,140	\$6,000	
“ “ 1881 registered bonds.....	1,000	1,161.25	1,600	
“ “ 1881 coupon bonds.....	100	120.75		
“ “ 5-20 bonds, 1868.....	500	595		
“ “ 5-20 bonds, 1867.....	10,000	11,937.50	10,000	
United States Life Ins. Co. stock.....	5,450	8,720	5,800	
Chatham National Bank stock.....	2,150	2,902.50	2,000	
New York National Exchange Bank stock.....	800	720	600	
Central National Bank stock.....	6,000	4,000	2,500	
Importers and Traders National Bank stock.....	4,500	8,100	5,500	
American Exchange National Bank.....	3,000	3,210	1,500	
New York Gas Light Co. stock.....	4,300	5,805	2,500	
“ “ “ “ “ “.....	2,000	2,700	2,400	
Westchester Gas Light Co. stock.....	1,100	1,100	850	
Alabama 8 per cent. bonds.....	17,000	10,200	10,000	
Total par and market value and amount loaned.....	\$63,900	\$68,412	\$51,250	\$51,250.00

Cash in company's principal office, and cash items.....	5,727.74
Cash belonging to company deposited in bank.....	13,813.53
Interest due and accrued on collateral loans.....	247.03
Net premiums in due course of collection.....	13,902.21
Aggregate amount of assets of the company at their actual value.....	\$314,065.51

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$7,387.50	
Losses resisted, including interest, costs and other expenses.....	500.00	
Net amount of unpaid losses.....		\$7,887.50
Re-insurance at 50 per cent. on fire risks under one year.....	\$58,399.69	
Amount required to safely re-insure all outstanding risks.....		58,399.69
Total liabilities except capital stock.....		\$66,287.19
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		47,778.32
Aggregate amount of liabilities, capital stock and surplus		\$314,065.51

IV. INCOME.

	Fire.	Marine and Inland.	
Gross cash received for premiums.....	\$144,596.19	\$3,285.00	
Deduct re-insurance, rebate, and return premium.....	6,943.83		
Net cash received for premiums.....	\$137,652.36	\$3,285.00	\$140,937.36
Interest and dividends on stocks and bonds and from all other sources.....			14,556.39
Received for rents.....			3,409.04
Aggregate income received during the year in cash.....			\$158,902.79

V. EXPENDITURES.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$57,480.02	\$580.50	
Deduct re-insurance and salvages.....	118.26		
Net amount paid during the year for losses.....	\$57,361.76	\$580.50	\$57,942.26
Cash dividends actually paid.....			\$10,000.00
Paid or allowed for commissions or brokerage.....			15,507.57
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....			13,700.00
All other payments and expenditures.....			13,438.66
Aggregate amount of expenditures during the year, in cash.....			\$110,588.49

SPRINGFIELD FIRE AND MARINE INSURANCE CO.

LOCATED IN SPRINGFIELD, MASS.

[Organized or Incorporated, 1849.]

EDMUND FREEMAN, *President.*SANFORD J. HALL, *Secretary.*

Attorney in Connecticut, W. E. BAKER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$100,000.00
Loans on bond and mortgage, (first liens,) not more than one year's interest due.	244,399.30
Interest due and accrued on bonds and mortgage loans.....	5,146.53
Value of lands mortgaged.....	\$636,000
Value of buildings mortgaged, (insured for \$95,300).....	282,500
Total value of mortgaged premises.....	\$918,500

Stocks and bonds owned by the Company.

	Par Value.	Market Value.
Agawam National Bank stock, Springfield.....	\$5,000.00	\$7,500.00
John Hancock National Bank stock, "	5,000.00	6,400.00
Chicopee National Bank stock, "	10,400.00	16,952.00
Pyncheon National Bank stock, "	6,700.00	10,720.00
Second National Bank stock, "	1,400.00	2,450.00
Third National bank stock, "	15,000.00	22,500.00
Ware National Bank stock, Ware.....	10,000.00	12,800.00
First National Bank stock, Northampton.....	3,400.00	4,420.00
Monson National Bank stock, Monson.....	1,000.00	1,100.00
Merchants National Bank stock, Boston.....	7,500.00	9,750.00
National Bank of Commerce stock, "	5,800.00	6,960.00
Atlas National Bank stock, "	9,000.00	10,080.00
Howard National Bank stock, "	13,900.00	15,012.00
Webster National Bank stock, "	10,000.00	10,400.00
Boylston National Bank stock, "	2,600.00	3,770.00
Eliot National Bank stock, "	7,000.00	8,400.00
National Bank of Commerce stock, New York.....	5,000.00	5,900.00
Boston and Albany R. R. stock.....	68,000.00	95,200.00
Boston and Maine R. R. stock.....	14,000.00	14,980.00
Boston and Providence R. R. stock.....	6,400.00	9,344.00
Connecticut River R. R. stock.....	50,000.00	66,000.00

Worcester and Nashua R. R. stock.....	3,200.00	4,160 00	
Michigan Central R. R. stock.....	20,800.00	16,224.00	
New York, New Haven and Hartford stock.....	50,000.00	61,900.00	
Old Colony and Newport R. R. stock.....	800.00	880.00	
Rome, Watertown and Ogdensburg R. R. stock....	1,700.00	1,700.00	
Charlestown, Mo., 6 per cent. Water bonds.....	10,000.00	10,000.00	
Certificates of deposit in Third Nat. Bk. 7 per cent. int..	35,000.00	35,000.00	
Total par and market value.....	\$378,600.00	\$469,602.00	\$469,602.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Lake Erie, Wabash and St. Louis R. R. Co. bonds.....	\$2,000	\$2,000	\$3,000
Toledo and Illinois R. R. Co. bonds.....	\$1,000	\$1,000	
Michigan Central R. R. stock.....	1,600	1,248	1,700
Union Pacific R. R. 10 per cent. income bond.....	1,000	750	
Charter Oak Life Insurance Co. policy, Hartford.....	4,000	4,000	1,732.97
Third National Bank stock, Springfield.....	12,500	13,750	15,435.54
New Jersey Midland R. R. Co. stock.....	2,000	2,000	2,000
N. Y., N. H. and Hartford R. R. stock.....	3,400	4,148	4,550
First National Bank stock, Hartford.....	1,200	1,320	2,600
New Britain National Bank stock, New Britain.....	1,700	1,870	
Salisbury Mills stock, Salisbury, Mass.....	1,400	1,400	1,625
Boston and Albany R. R. stock.....	1,800	2,520	2,015
St. Joseph and Council Bluffs R. R. Co. bonds.....	6,000	6,000	6,500
Vermont and Canada R. R. stock.....	500	300	400
Union Pacific R. R. 10 per cent. income bond.....	1,000	750	
Second National Bank stock, Springfield.....	3,000	5,250	4,000
Agawam National Bank stock, ".....	1,200	1,800	1,365
" " " " ".....	3,500	5,250	3,900
" " " " ".....	2,000	3,000	2,275
" " " " ".....	2,000	3,000	2,275
Delaware, Lack. and West R. R. stock.....	3,500	3,500	3,000
Conn. River R. R. Co. bonds.....	1,000	1,000	736.50
New Britain Gas Light Co. stock, New Britain.....	2,000	2,000	1,950
U. S. 6 per cent. coupon bonds.....	2,000	2,400	2,000
Central National Bank stock, New York.....	6,000	4,500	8,000
Shoe and Leather National Bank stock, N. Y.....	2,000	3,000	
Salisbury Mills stock, Salisbury, Mass.....	700	700	750
New London Northern R. R. stock.....	1,000	1,050	300
Second National Bank stock, Springfield.....	2,000	3,500	1,500
Chicopee National Bank stock, Springfield.....	800	1,304	1,140
Third National Bank stock, Springfield.....	500	750	475
Buffalo, New York and Erie R. R. Co. bond.....	1,200	1,200	930
St. Joseph and Council Bluffs R. R. Co. bonds.....	3,000	3,000	3,000
Delaware, Lack. and West. R. R. stock.....	1,500	1,500	1,000
Third National Bank stock, Springfield.....	1,500	2,250	1,500
Second National Bank stock, Cleveland.....	1,100	1,155	1,045
N. Y., N. H. and Hartford R. R. stock.....	1,600	1,952	2,100
Agawam National Bank stock, Springfield.....	1,000	1,500	1,050
New Jersey Midland R. R. Co. bond.....	1,000	1,000	480
Naugatuck R. R. stock.....	1,000	1,100	950
Springfield Gas Light Co. stock, Springfield.....	2,400	3,000	10,225
Glasgow Co. stock, South Hadley Falls.....	900	990	
Agawam National Bank stock, Springfield.....	300	450	
American Express Co. stock.....	6,200	3,720	
Westfield Gas Light Co. stock, Westfield.....	3,500	3,500	900
New Britain Gas Light Co. stock, New Britain.....	1,000	1,000	
Agawam Canal Co. stock.....	2,000	1,600	1,424.71

Lake Shore R. R. Co. bonds	2,500	2,250	}	3,310
Cleveland, Painesville and Ashtabula R. R. Co. bonds.....	3,500	3,150		
Conn. River River R. R. stock.....	12,500	16,500		15,000
Massasoit Paper Manufacturing Co. stock.....	7,500	9,375		6,000
Springfield Gas Light Co. stock.....	6,300	7,875		4,200
Conn. River R. R. stock.....	4,400	5,808		5,000
Total par and market value and amount loaned.....	\$140,200	\$163,935	\$133,339.72	\$133,339.72

Cash in company's principal office.....	\$1,222.65
Cash belonging to company deposited in bank.....	30,924.85
Interest due and accrued on stocks not included in "market value".....	6,842.00
Interest due and accrued on collateral loans.....	1,890.70
Gross premiums in due course of collection.....	73,100.00
Rents due and accrued.....	666.66
Aggregate amount of all assets of the company at their actual value.....	\$1,067,134.41

III. LIABILITIES.

Losses adjusted and unpaid.....	\$11,255.60
Losses unadjusted, including all reported and supposed losses....	21,050.00
Losses resisted, including interest, costs and other expenses.....	10,350 00
Net amount of unpaid losses.....	42,655.60
Re-insurance at fifty per cent. on fire risks under one year.....	\$271,157.76
Re-insurance <i>pro rata</i> on fire risks running more than one year..	160,482.81
Amount required to safely re-insure all outstanding risks.....	431,640.57
Due for commissions and brokerage, and return premiums.....	12,273.13
Total liabilities except capital stock.....	\$486,569.30
Stock capital actually paid up in cash.....	500,000.00
Surplus beyond capital.....	80,565.11
Aggregate amount of all liabilities, capital stock and surplus.....	\$1,067,134.41

IV. INCOME.

Cash received for premiums.....	\$714,755.73
Deduct re-insurance, rebate, abatement and return premiums..	61,746.61
Net cash received for premiums.....	\$653,009.12
Received for interest on bonds and mortgages.....	14,313.80
Interest and dividends on stocks and bonds and from all other sources.....	36,847.63
Received from rents.....	3,600.00
Aggregate income received during the year in cash.....	\$707,770.55

V. EXPENDITURES.

Gross amount paid for losses.....	\$477,210.97
Deduct re-insurance and salvages.....	3,751.42
Net amount paid during the year for losses.....	\$473,459.55
Cash dividends actually paid.....	45,000.00

Paid or allowed for commissions or brokerage.....	96,846.76
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	27,162.64
Paid for state, national, and local taxes.....	17,550.12
Paid for traveling, legal printing, office, agency and incidental expenses.....	27,333.69
Aggregate amount of expenditures during the year, in cash.....	\$687,352.76

ST. NICHOLAS INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated July 31st, 1852.]

WILLIAM WINSLOW, *President.*

J. DuBOIS, *Secretary.*

Attorney in Connecticut, GARDNER MORSE, New Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$150,000.00
Whole amount of capital actually paid up in cash.....	150,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$25,000.00
Loans on bonds and mortgages, (first liens).....	\$50,800.00
Interest due and accrued on bonds and mortgage loans.....	1,796.67
Value of lands mortgaged.....	\$84,000
Buildings mortgaged, (insured for \$49,000).....	66,500
Total value of mortgaged premises.....	\$150,500

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 10-40 bonds.....	\$115,000.00	\$129,950.00	
Total par and market value.....	\$115,000.00	\$129,950.00	\$129,950.00

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Knickerbocker Life Ins. Co. stock.....	\$725	\$1,000	\$400	
Total par and market value and amount loaned.....	\$725	\$1,000	\$400	\$400.00

Cash in the company's principal office.....	3,781.54
Cash belonging to the company deposited in bank.....	11,717.27
Interest due and accrued on collateral loans.....	11.66

Net premiums in due course of collection	13,010.00
Due from other companies for re-insurance on losses paid	3,085.29
Judgment	\$4,000.00
Office furniture, safe, &c	4,500.00
Aggregate amount of assets of the company at their actual value	<u>\$239,552.43</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.	\$3,100.00
Losses resisted, including interest, costs, and other expenses	5,500.00
Gross amount of claims for losses	\$8,600.00
Deduct salvages	2,500.00
Net amount of unpaid losses	\$6,100.00
Re-insurance at fifty per cent. on fire risks under one year	\$56,826.10
Re-insurance <i>pro rata</i> on fire risks running more than one year ..	1,890.80
Amount required to safely re-insure all outstanding risks	58,716.90
Total amount of liabilities	\$64,816.90
Stock capital actually paid up in cash	150,000.00
Surplus beyond capital	24,735.53
Aggregate amount of liabilities, capital stock and surplus	<u>\$239,552.43</u>

IV. INCOME.

Gross cash received for premiums	\$174,848.14
Deduct re-insurance, rebate, abatement and return premiums ..	8,947.69
Net cash actually received for premiums	\$165,900.45
Received for interest on bonds and mortgages	3,262.00
Interest and dividends on stocks and bonds, and from all other sources ..	6,984.10
Aggregate amount of income received during the year in cash	<u>\$176,146.55</u>

V. EXPENDITURES.

Gross amount paid for losses	\$116,769.72
Deduct salvages and re-insurance	72.95
Net amount paid during the year for losses	\$116,696.77
Cash dividends actually paid	15,000.00
Paid or allowed for commissions or brokerage	25,675.37
Salaries, fees, and all other charges of officers, clerks, agents, etc	13,020.00
Paid for state, national, and local taxes	2,261.33
All other payments and expenditures	10,565.83
Aggregate amount of expenditures during the year, in cash	<u>\$183,219.30</u>

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

LOCATED IN ST. PAUL, MINN.

[Incorporated May, 1865.]

J. C. BURBANK, *President.*C. H. BIGELOW, *Secretary.*

Attorney in Connecticut, B. R. ALLEN, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$2,000,000.00
Whole amount of capital actually paid up in cash.....	400,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$100,815.64
Loans on bond and mortgage, first liens.....	121,819.39
Interest accrued on bond and mortgage loans.....	6,342.38
Value of the land mortgaged,.....	\$237,600.00
Buildings mortgaged, (insured for \$54,300).....	75,000.00
Total value of mortgaged premises.....	\$312,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
First National Bank stock, St. Paul.....	\$20,000.00	24,000.00	
" " " " St. Peter.....	1,500.00	1,770.00	
St. P. & Sioux City R. R Co. 10 pr. ct. pfd. stock.	30,000.00	30,000.00	
City of Minneapolis bonds.....	1,500.00	1,500.00	
City of St. Paul bonds.....	500.00	496.75	
Town of Detroit, Becker Co., bonds.....	3,800.00	3,800.00	
County of Cass bonds.....	9,400.00	9,400.00	
School District, Otter Tail Co., bonds.....	1,000.00	1,000.00	
" " St. Cloud, bonds.....	100.00	100.00	
Total par and market value.....	\$67,800.00	\$72,066.75	\$72,066.75

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
First National Bank stock, St. Paul.....	\$70,500	\$91,650	\$73,300
Second National Bank stock, ".....	12,500	16,250	11,900
Merchants Nat. Bank stock, ".....	9,000	10,800	9,438
First " " Stillwater.....	12,000	14,400	12,000
First " " Redwing.....	4,500	5,400	3,535
First " " St. Peter.....	6,000	7,200	4,700
State " " Minneapolis.....	1,500	1,800	1,399
Citizens " " Mankato.....	5,000	6,000	1,064

St. Paul & S. C. R. R. Co. special land stock.....	142,900	107,225	61,117.84
" " common.....	86,000	103,200	61,584
" " land bonds.....	21,000	10,500	5,500
St. Paul, S. & T. F. R. R. Co. preferred stock.....	5,000	5,000	3,500
" " common.....	4,600	3,450	2,675
" " land bonds.....	3,000	1,500	500
St. Croix Boom Corp'n stock.....	77 0	11,550	5,900
St. Cloud Bridge Co. stock.....	6,000	6,000	3,000
St. Paul St. R. R. Co. stock.....	9,500	9,500	6,000
" F. & M. Ins. Co. stock.....	2,500	2,500	840
" Harvester Works stock.....	19,000	19,000	9,040
" Brick Manufacturing Co. stock.....	1,000	1,000	280
" Manufacturing Co. stock.....	900	675	400
St. Croix R. R. & Imp. Co. stock.....	11,000	8,250	6,256
American Express Co. stock.....	250	137.50	100
Polk County bonds.....	2,500	2,500	2,325
Otter Tail County bonds.....	500	500	400
Ramsey County bonds.....	1,000	900	504
Duluth City bonds.....	500	425	350
St. Paul City bonds.....	2,150	1,327.50	1,431
Total par and market value and amount loaned.....	\$448,000	\$449,140	\$287,539.84

Cash in the company's principal office.....	1,926.46
Cash belonging to the company deposited in bank.....	42,936.16
Interest due and accrued on collateral loans.....	10,500.23
Gross premiums in due course of collection.....	65,679.73
All other property belonging to the company.....	19,845.63
Aggregate amount of assets, stated at their actual value.....	\$729,472.21

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,384.10
Losses unadjusted, including all reported and supposed losses....	25,777.12
Losses resisted, including interest, costs, and other expenses.....	3,730.00
Net amount of unpaid losses.....	\$35,891.22
Re-insurance at fifty per cent. on fire risks under one year.....	\$167,150.07
Re-insurance <i>pro rata</i> on fire risks running more than one year..	57,553.19
Re-insurance at 50 per cent. on inland navigation risks.....	4,172.50
Amount required to safely re-insure all outstanding risks.....	228,875.56
Due for commissions and brokerage.....	9,850.46
Total liabilities, except capital stock.....	\$274,617.24
Stock capital actually paid up in cash.....	400,000.00
Surplus beyond capital.....	54,854.97
Aggregate amount of liabilities, capital stock and surplus.....	\$729,472.21

IV. INCOME.

	Fire.	Marine & Inl'd.	
Gross cash received for premiums.....	\$498,795.58	\$96,405.75	
Deduct re-insurance and return premiums.....	55,144.50	6,405.30	
Net cash actually received for premiums.....	\$443,651.08	\$90,000.45	\$533,651.53
Received for interest on bonds and mortgages.....			9,118.17
Interest and dividends on stocks and bonds, and from all other sources.....			39,793.84
Income received from all other sources, viz: rents.....			9,148.59
Aggregate amount of income received during the year in cash.....			\$591,712.13

V. EXPENDITURES.

	Fire.	Marine & Inl'd.	
Net amount paid during the year for losses.....	\$253,544.41	\$40,323.35	\$293,867.76
Cash dividends actually paid.....			44,000.00
Paid or allowed for commissions or brokerage.....			82,728.18
Salaries, fees, and all other charges of officers, clerks, etc.....			22,626.40
Paid for state, national, and local taxes.....			8,451.38
All other payments and expenditures.....			25,265.69
Aggregate amount of expenditures during the year, in cash.....			\$476,939.41

STANDARD FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated March 26, 1859.]

WILLIAM CRIPPS, *President.*WILLIAM M. ST. JOHN, *Secretary.*

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, first liens.....	\$65,400.00
Interest due and accrued on bonds and mortgage loans.....	381.49
Value of lands mortgaged.....	\$94,100.00
Buildings mortgaged, (insured for \$65,400 as collateral).....	65,400.00
Total value of mortgaged premises.....	\$159,500.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. 30 year 6 per cent. reg. Pacific R. R. loan..	\$200,000.00	\$228,000.00	
Total par and market value.....	\$200,000.00	\$228,000.00	\$228,000.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
People's Gas Light Co. stock, Brooklyn.....	\$5,000	\$4,250	\$2,500
Mechanics Bank stock, ".....	5,050	7,575	9,000
Chatham National Bank stock, New York.....	2,500	3,000	
Marine Insurance Co. stock, ".....	2,500	2,500	2,000
Star Fire Insurance Co. stock, ".....	2,500	2,500	2,000
State of Tennessee bonds.....	2,000	1,600	1,000
Total par and market value and amount loaned.....	\$19,550	\$21,425	\$16,500

Cash belonging to the company deposited in bank	14,124.65
Interest due and accrued on collateral loans.....	96.25
Gross premiums in due course of collection.....	11,874.67
Aggregate amount of assets, at their actual value.....	\$336,377.06

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,229.75
Losses unadjusted, including all reported and supposed losses.....	125.00
Losses resisted, including interest, costs, and other expenses.....	925.00
Net amount of unpaid losses.....	\$3,279.75
Re-insurance at fifty per cent. on fire risks under one year....	\$56,903.36
Re-insurance <i>pro rata</i> on fire risks running more than one year.....	6,987.74
Amount required to safely re-insure all outstanding risks.....	63,891.10
Due and accrued for salaries, rent, advertising, etc.....	1,124.96
All other demands against the company.....	1,801.87
Total liabilities, except stock capital.....	\$70,097.68
Stock capital actually paid up in cash.	200,000.00
Surplus beyond capital.....	66,279.38
Aggregate amount of liabilities, stock and surplus.....	\$336,377.06

IV. INCOME.

Gross cash received for premiums.....	\$181,151.72
Deduct re-insurance and return premiums.....	17,257.26
Net cash received for premiums.....	\$163,894.46
Received for interest on bonds and mortgages.....	4,452.86
Interest and dividends on stocks and bonds, and from all other sources.....	14,151.18
Aggregate amount of income received during the year in cash.....	\$182,498.50

V. EXPENDITURES.

Gross amount paid for losses.....	\$230,494.01
Deduct salvages and re-insurance.....	1,062.02
Net amount paid during the year for losses.....	\$229,431.99
Cash dividends paid.....	12,000.00

Paid or allowed for commissions or brokerage.....	13,902.73
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	20,969.52
Paid for state, national, and local taxes.....	4,119.96
All other payments and expenditures.....	17,524.83
Aggregate amount of expenditures during the year, in cash.....	<u>\$297,949.03</u>

STAR FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated Dec. 2d, 1864.]

NICHOLAS C. MILLER, *President.*

JAMES M. HODGES, *Secretary.*

Attorney in Connecticut, WILLIAM WALLACE, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens,).....	\$180,325.00
Interest due and accrued on bond and mortgage loans.....	2,666.13
Value of the lands mortgaged.....	\$309,000.00
Buildings mortgaged (insured for \$160,000).....	220,000.00
Total value of mortgaged premises.....	<u>\$529,000.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds, 1865.....	\$10,000.00	\$11,500.00	
Total par and market value.....	<u>\$10,000.00</u>	<u>\$11,500.00</u>	\$11,500.00

7,4

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Park Fire Insurance Company stock.....	\$ 500	\$ 550	} \$2,300
Citizens Bank	1,875	2,025	
Produce Bank	1,000	1,000	} 1,800
Bergen Co. Bank	1,000	1,000	
Globe Fire Ins. Co.	2,000	2,200	1,700
Dry Goods Bank	1,000	1,000	} 1,800
Security Bank	1,000	500	
U. S. Watch Co.	1,000	750	650

Bridgeport Manufacturing Co. stock.....	1,500	1,125	1,000	
North River Bank ".....	2,500	2,500	} 2,500	
Park Fire Insurance Co. ".....	600	600		
Jersey City Ins. Co. ".....	2,500	3,000	1,600	
N. Y. Nat. Exchange Bank ".....	7,000	7,000	6,000	
German American Bank ".....	5,000	4,500	4,500	
C. R. R. of N. J. ".....	5,000	5,250	4,500	
" " ".....	1,600	1,680	1,500	
Shoe & Leather Bank ".....	1,200	1,800	} 3,000	
Morris & Essex R. R. ".....	100	100		
Del., Lac. & W. R. R. ".....	1,600	1,661		
Standard Fire Ins. Co. ".....	1,000	1,100	1,000	
Manufacturers Bank, Brooklyn. ".....	1,200	1,200	1,000	
Grocers Bank ".....	10,400	10,400	6,000	
Farragut Ins. Co. ".....	1,000	1,100	700	
United States Ins. Co. ".....	500	750	} 750	
Rutgers Ins. Co. ".....	250	375		
Manuf. & Mech. Bank ".....	5,000	5,000	} 5,000	
Citizens Ins. Co. ".....	400	500		
Scrip ".....	200	200		
Hoffman Ins. Co. ".....	2,000	1,800	} 2,500	
American Ex. Bank ".....	1,000	1,080		
Home Insurance Co. ".....	3,000	3,000	} 5,000	
Sterling Insurance Co. ".....	1,300	1,300		
Hoffman Insurance Co. ".....	2,950	2,700		
Farragut Insurance Co. ".....	1,000	1,100	} 2,300	
Continental Ins. Co. ".....	2,000	2,500		
C., B. & Q. R. R. Co. ".....	500	500		
" " bond.....	500	550		
Am. Merch. Union Express Co. stock.....	500	290	} 2,000	
Hoffman Insurance Co. ".....	1,000	900		
Manhattan Ins. Co. ".....	1,000	1,100		
Faneuil Hall Ins. Co. ".....	1,000	1,100	} 1,500	
Importers & Traders Ins. Co. ".....	500	550		
Fireman's Fund Ins. Co. ".....	250	200		
Exchange Ins. Co. ".....	510	510		
American Ins. Co. ".....	500	750	} 1,800	
Richmond Co. Gas Light Co. ".....	2,000	2,500		
" " scrip.....	300	300		
Resolute Fire Insurance Co. stock.....	500	500	400	
Brooklyn City & Newtown R. R. Co. bonds.....	6,000	6,000	4,500	
Lamar Fire Insurance Co. stock.....	2,500	2,500	1,000	
Twenty-third Street R. R. ".....	2,500	2,500	2,000	
North River Bank ".....	6,550	6,550	} 5,000	
Importers & Traders Bank ".....	1,400	1,540		
New Jersey R. R. Co. ".....	3,800	4,370	3,800	
Cleveland & Toledo R. R. bonds.....	13,000	12,350	10,000	
Central R. R. of N. J. stock.....	20,000	21,000	15,000	
Total par and market value and amount loaned.....	\$135,935	\$139,969	\$104,000	\$104,000.00

Cash in the company's principal office.....	12,447.30
Cash belonging to the company deposited in bank.....	31,885.08
Interest due and accrued on collateral loans.....	486.91
Gross premiums in due course of collection.....	15,885.52
Office furniture, safe, etc.....	\$2,500.00

Aggregate amount of all the assets of the company at their actual value.... \$359,195.94

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,192.12	
Losses unadjusted, including all reported or supposed losses....	6,150.00	
Losses resisted, including interest, costs and other expenses....	450.00	
Net amount of unpaid losses.....		\$10,792.12
Re-insurance at fifty per cent. on fire risks under one year.....	\$111,246.33	
Re-insurance <i>pro rata</i> on fire risks running more than one year...	4,679.48	
Amount required to safely re-insure all outstanding risks.....		115,925.81
Due and accrued for rent... ..		833.33
Due for commissions and brokerage, and return premiums.....		1,251.24
Total amount of liabilities.....		\$128,802.50
Stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		30,393.44
Aggregate amount of liabilities, capital stock and surplus.....		\$359,195.94

IV. INCOME.

Gross cash received for premiums.....	\$249,265.23	
Deduct re-insurance and return premiums.....	14,759.99	
Net cash actually received for premiums.....		\$234,505.24
Received for interest on bonds and mortgages.....		13,047.65
Interest and dividends on stocks and bonds, and from all other sources.....		6,990.10
Premium on gold.....		139.44
Aggregate amount of income received during the year in cash.....		\$254,682.43

V. EXPENDITURES.

Gross amount paid for losses.....	\$161,988.03	
Deduct re-insurance and salvages.....	2,233.42	
Net amount paid during the year for losses.....		\$159,754.61
Cash dividends actually paid.....		10,000.00
Paid or allowed for commissions or brokerage.....		11,589.17
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....		17,646.83
Paid for state, national, and local taxes.....		8,914.80
All other payments and expenditures.....		38,803.32
Aggregate amount of expenditures during the year, in cash.....		\$246,708.73

TRADERS INSURANCE COMPANY.

LOCATED IN CHICAGO, ILL.

[Incorporated, February 1865.]

S. A. KENT, *President.*

W. E. ROLLO, *Secretary.*

Attorney in Connecticut, RALPH GILLET, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Loans on bond and mortgage (first liens).....	\$30,611.10
Interest accrued on bond and mortgage loans.....	1,172.35

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 10-40 registered bonds.....	\$485,000.00	\$550,475.00	
Total par and market value.....	\$485,000.00	\$550,475.00	\$550,475.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Chicago Gas Light and Coke Co. stock.....	2,000	2,100	11,000	
" " " " bonds.....	4,000	4,200		
National Bank stock, Illinois.....	5,000	5,400		
First National Bank stock, Saginaw, Mich.....	10,000	11,000	8,000	
First Baptist Church bonds, Chicago.....	5,000	5,000	5,000	
First National Bank stock.....	1,500	1,650	1,650	
Joliet Iron and Steel Co. stock.....	25,000	12,500	10,000	
Blue Island Land and Building stock.....	10,000	10,000		
Conn. Exchange National Bank stock.....	35,000	40,250	35,000	
" " " " " ".....	15,000	17,250	15,000	
Total par and market value and amount loaned.....	\$112,500	\$109,350	\$85,500	\$85,500.00

Cash in Company's principal office.....	\$1,649.13
Cash belonging to the Company deposited in bank.....	24,633.21
Interest due and accrued on collateral loans.....	1,339.15
Gross premiums in due course of collection.....	34,657.51
Bills receivable, taken for fire, marine, and inland risks.....	2,599.58
All other property belonging to the company.....	13,472.22
Office furniture.....	\$2,150.87

Aggregate amount of all assets of the company, at their actual value..... \$746,109.25

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	\$11,650.00	
Net amount of unpaid losses.....		\$11,650.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$84,236.72	
Re-insurance at <i>pro rata</i> on fire risks running more than one year.....	12,768.00	
Re-insurance at fifty per cent. on inland navigation risks....	3,582.60	
Re-insurance on marine risks.....	3,945.45	
Amount required to safely re-insure all outstanding risks.....		104,532.77
Due for commissions and brokerage and taxes.....		3,986.07
Total amount of liabilities.....		\$120,168.84
Stock capital actually paid up in cash.....		500,000.00
Surplus beyond capital.....		125,940.41
Aggregate amount of liabilities, capital stock and surplus.....		\$746,109.25

IV. INCOME.

	Fires.	Marine and Inland.	
Gross cash received for premiums.....	\$333,031.56	\$161,817.65	
Deduct re-insurance, rebate, and return premiums,	55,717.12	65,401.71	
Net cash received for premiums.....	\$277,314.44	\$96,415.94	\$373,730.38
Bills and notes received for premiums unpaid.....		\$2,599.58	
Received for interest on bonds and mortgages.....			2,488.87
Interest and dividends on stocks and bonds, and from all other sources.....			30,441.67
Aggregate amount of income received during the year in cash.....			\$406,660.92

V. EXPENDITURES.

	Fires.	Marine and Inland.	
Gross amount paid for losses.....	\$109,229.07	\$61,440.38	
Deduct salvage and re-insurance.....		31,145.24	
Net amount paid for losses.....	\$109,229.07	\$30,295.14	\$139,524.21
Cash dividends actually paid.....			50,000.00
Paid or allowed for commissions or brokerage.....			22,077.83
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			19,559.23
Paid for state, national and local taxes.....			1,131.87
Paid for rents, advertising, printing, stationery, postage, &c.....			28,865.14
Aggregate amount of expenditures during the year in cash.....			\$261,158.28

WESTCHESTER FIRE INSURANCE COMPANY.

LOCATED IN NEW ROCHELLE, N. Y.

[Incorporated March 14, 1837.]

GEORGE I. PENFIELD, *President*.GEORGE R. CRAWFORD, *Secretary*.

Attorney in Connecticut, GEORGE R. COWLES, Norwalk.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by company, unincumbered.....	\$28,500.00
Loans on bonds and mortgages, (first liens).....	202,100.00
Interest due on bond and mortgage loans.....	4,250.74
Value of lands mortgaged.....	\$230,375.00
Value of buildings mortgaged, (insured for \$253,475)	324,925.00
Total value of mortgaged premises.....	<u>\$555,300.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds.....	\$95,500.00	\$112,720.00	
United States bonds, 6s, 1881.....	15,500.00	18,677.50	
United States bonds, 5s, 1881.....	10,000.00	11,100.00	
United States 10-40 bonds.....	10,000.00	11,375.50	
N. Y. State bonds.....	14,000.00	14,980.00	
Westchester Co. bonds.....	4,000.00	4,070.00	
Merchants and Manufacturers Bank	10,000.00	10,000.00	
Central Pacific R. R. bonds.....	20,000.00	20,000.00	
Chesapeake and Ohio R. R. bonds.....	10,000.00	7,500.00	
Eastchester Town bonds.....	21,500.00	21,500.00	
White Plains Village bonds.....	10,000.00	10,350.00	
Total par and market value.....	<u>\$220,500.00</u>	<u>\$242,273.00</u>	\$242,273.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
United States 5-20 bonds.....	\$1,000	\$1.190	\$1,000	
Total par and market value and amount loaned.....	<u>\$1,000</u>	<u>\$1,190</u>	<u>\$1,000</u>	\$1,000.00

Cash in the Company's principal office.....	138.24
Cash belonging to the Company deposited in bank.....	49,280.52
Interest due and accrued on stocks not included in "market value".....	1,247.07
Interest due and accrued on collateral loans.....	35.12
Gross premiums in due course of collection.....	121,419.38
All other property belonging to company.....	2,543.17
Office furniture.....	\$3,000.00

Aggregate amount of all assets of the company, at their actual value..... \$652,787.24

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,480.14
Losses unadjusted, including all reported and supposed losses ...	21,766.52
Net amount of unpaid losses.....	\$28,246.66
Re-insurance at fifty per cent. on fire risks under one year.....	\$262,955.61
Re-insurance <i>pro rata</i> on fire risks running more than one year...	70,411.86
Amount required to safely re-insure all outstanding risks.....	333,367.47
Cash dividends to stockholders remaining unpaid.....	519.60
Due for commissions and brokerage, and return premiums.....	11,294.10
Total liabilities except capital stock.....	\$373,427.83
Stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	79,359.41
Aggregate amount of liabilities, capital stock and surplus.....	<u>652,787.24</u>

IV. INCOME.

Gross cash received for premiums.....	\$759,130.76
Deduct re-insurance, rebate, abatement and return premiums.....	72,737.95
Net cash received for premiums.....	\$686,392.81
Received for interest on bonds and mortgages.....	15,640.19
Interest and dividends on stocks and bonds and from all other sources.....	9,865.53
Received from rents.....	200.00
Aggregate income received during the year in cash.....	<u>\$712,098.53</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$463,519.95
Net amount paid during the year for losses.....	\$463,519.95
Cash dividends actually paid.....	19,946.55
Paid or allowed for commissions or brokerage.....	93,217.84
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	20,465.54
Paid for state, national, and local taxes in this and other states.....	14,213.58
Paid for printing, stationery, postage, etc.....	53,882.33
Aggregate amount of expenditures during the year, in cash.....	<u>\$665,245.79</u>

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

LOCATED IN BROOKLYN, N. Y.

[Incorporated March, 1853.]

EDMUND DRIGGS, *President*.N. W. MESEROLE, *Secretary*.

Attorney in Connecticut, C. M. WEBSTER, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$250,000.00
Whole amount of capital actually paid up in cash.....	250,000.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$80,343.52
Loans on bonds and mortgages, first liens	315,950.00
Interest due on bond and mortgage loans.....	2,399.01
Value of lands mortgaged.....	\$350,625.00
Buildings mortgaged, (insured for \$249,230.00).....	369,300.00
Total value of mortgaged premises.....	\$719,925.00

Stocks and bonds owned by the Company.

	Par Value.	Market Value	
United States bonds, registered 6s, 1881.....	\$60,000.00	\$69,000.00	
“ “ currency 6s.....	35,000.00	39,725.00	
Total par and market value.....	\$95,000.00	\$108,725.00	\$108,725.00

Loaned on Collaterals.

	Par value.	Market value.	Amount loaned.
Commercial Bank, Brooklyn, stock.....	\$ 500	\$ 500	} \$ 500
Bushwick R. R. Company “	1,000	1,000	
People's Gas Light Co., Brok'n, “	1,000	1,000	500
First National Bank, Brooklyn, “	3,000	4,500	} 8,000
La Clede Gas Co., St. Louis, Mo., “	8,000	8,000	
South Side R. R. Co. L. I., “	6,250	3,000	3,000
United States 5-20 bond of 1867.....	1,000	1,150	} 1,900
Delaware & Hudson Canal Co. stock.....	1,300	1,495	
Broadway Bank, New York, “	12,500	37,500	20,000
United States bonds, coupon 6s of 1881.....	2,500	2,925	2,500
Broadway R. R., Brooklyn, stock.....	1,000	1,300	} 1,000
“ “ “ bond.....	500	500	
City of Brooklyn “	1,000	1,000	850
Lafayette Insurance Company stock.....	1,000	1,050	800
United States 5-20 bonds of 1867	2,750	3,162.50	2,750
Brooklyn Gas Light Company stock.....	6,000	13,500	10,000
Nat. Bank of Commerce, N. Y., “	300	330	125
Merchants Ins. Co., N. Y., “	1,500	1,800	} 4,000
Lafayette Ins. Co., Brooklyn, “	5,000	5,250	

Brooklyn City bonds.....	3,000	3,000	2,900	
Hudson City, N. J., bond.....	1,000	1,000	900	
Columbia Fire Ins. Co., N. Y., stock.....	6,480	6,480	3,500	
Union Ferry Co., Brooklyn, ".....	600	900	600	
Mechanics Bank, Brooklyn, ".....	1,250	2,250		} 10,000
Certificate of Baltimore Gas Company.....	1,000	1,000		
Baltimore Gas Company stock.....	7,500	11,250		
Star Fire Ins. Co., N. Y., ".....	3,000	3,450	2,500	
New York Fire Ins. Co. ".....	500	600	450	
Lafayette Fire Ins. Co., Brooklyn, stock.....	2,000	2,100	1,000	
Total par and market value and amount loaned	\$82,430	\$121,292.50	\$77,775	\$77,775.00

Cash in the Company's principal office.....	758.78
Cash belonging to the company deposited in bank.....	32,164.04
Interest due and accrued on collateral loans.....	628.67
Gross premiums in due course of collection.....	71,498.84
Bills receivable, not matured, taken for fire, marine and inland risks.....	7,873.25
All other property belonging to the company.....	1,934.14
Office furniture.....	\$7,367.96
Aggregate amount of assets, at their actual value.....	\$700,050.25

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses..	\$30,690.92	
Losses resisted, including interests, costs, and expenses.....	2,050.00	
Total unpaid losses.....	\$32,740.92	
Deduct salvages.....	750.00	
Net amount of unpaid losses.....		\$31,990.92
Re-insurance at 50 per cent. on fire risks under one year.....	\$216,111.64	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	25,771.57	
Re-insurance on inland navigation risks at 50 per cent.....	4,524.37	
Amount required to safely re insure all outstanding risks.....		246,407.58
Due and accrued for rent, advertising, etc.....		1,583.33
Due for commissions and brokerage.....		11,439.80
Total amount of liabilities, except capital stock.....		\$291,421.63
Stock capital actually paid up in cash.....		250,000.00
Surplus beyond capital.....		158,628.62
Aggregate amount of liabilities, capital stock, and surplus.....		\$700,050.25

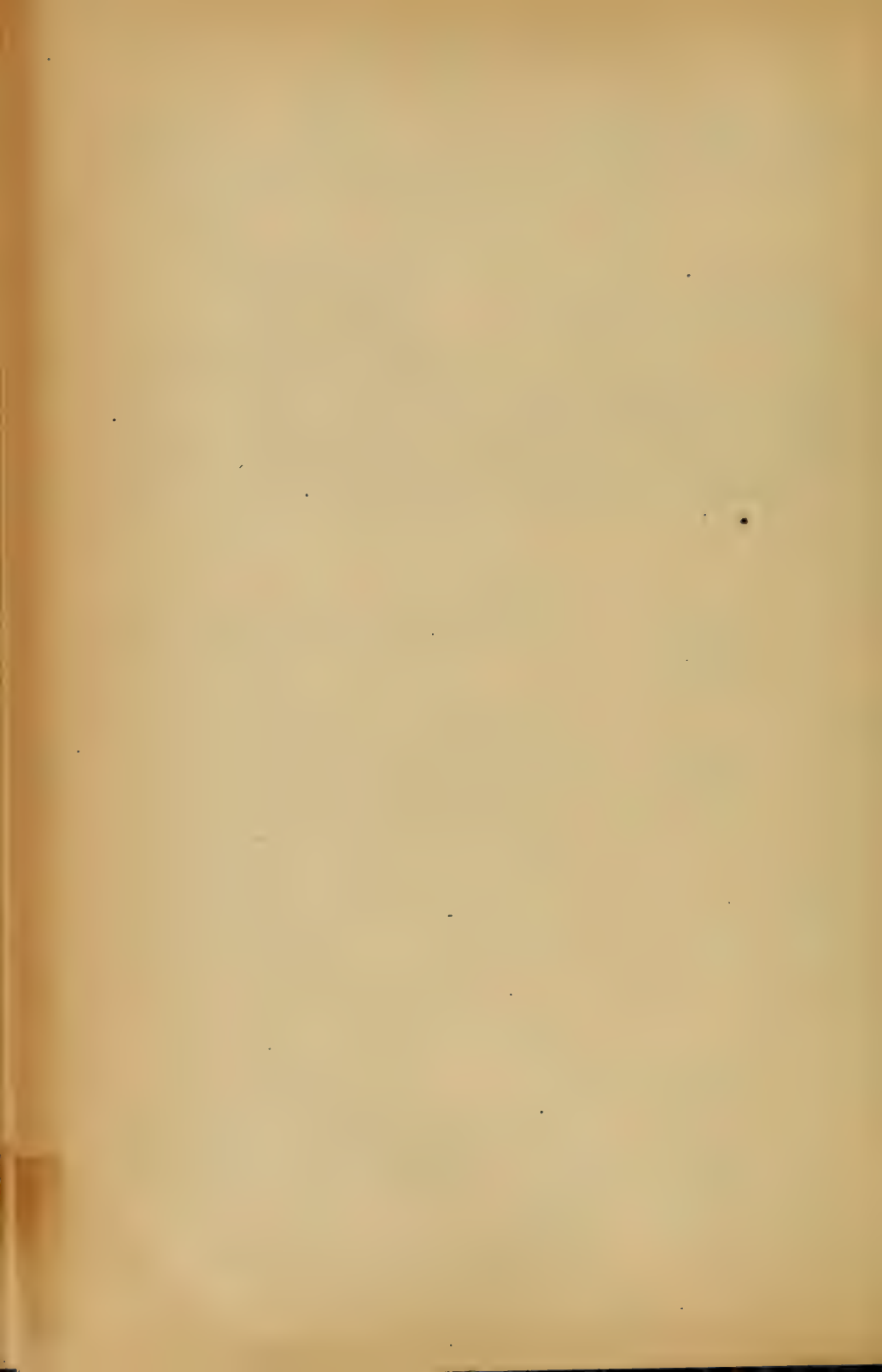
IV. INCOME.

	Fire.	Marine & In'l'd.	
Gross premiums received in cash.....	\$596,977.31	\$20,726.06	
Cash rec'd on bills and notes taken for premiums..		55,319.87	
Gross cash received for premiums.....	\$596,977.31	\$76,045.93	
Deduct re insurance and return premiums.....	36,583.15	9,520.16	
Net cash received for premiums.....	\$560,394.16	\$66,525.77	\$626,919.93
Bills and notes for unpaid premiums.....		\$7,873.25	
Received for interest on bonds and mortgages.....			23,179.04

Interest and dividends on stocks and bonds, and from all other sources.....	10,302.73
Income received from all other sources.....	454.50
Aggregate amount of income received during the year in cash.....	<u>\$660,856.20</u>

V. EXPENDITURES.

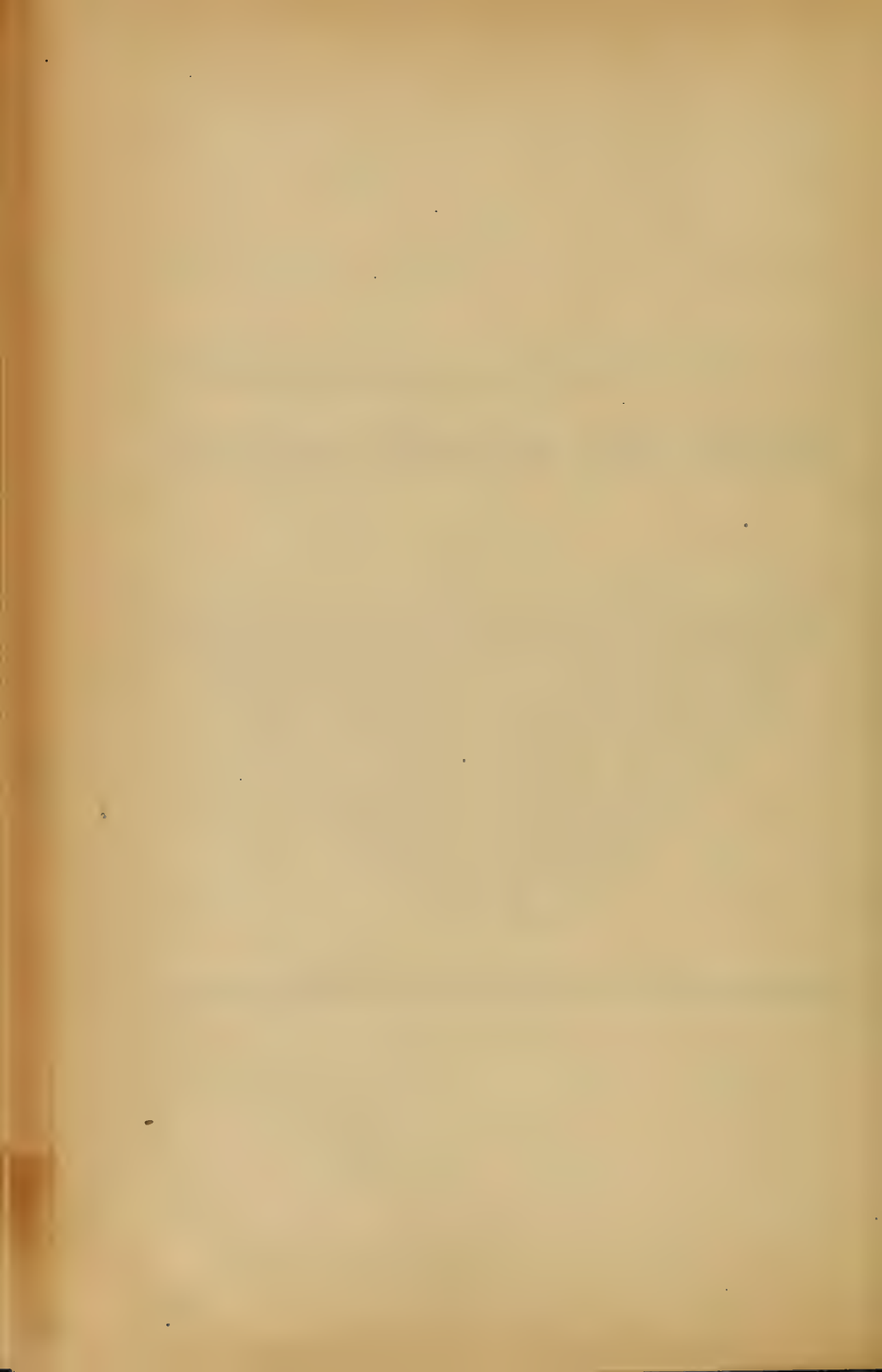
	Fire.	Marine & Inl'd.	
Gross amount paid for losses.....	\$352,276.10	\$22,074.81	
Deduct salvages and re-insurance.....	10,029.20	349.99	
Net amount paid during the year for losses.....	<u>\$342,246.90</u>	<u>\$21,724.82</u>	\$363,971.72
Cash dividends actually paid.....			25,000.00
Paid or allowed for commissions or brokerage.....			103,242.15
Salaries, fees, and all other charges of officers, clerks, agents, etc.....			32,855.74
Paid for state, national, and local taxes.....			4,961.78
Interest on borrowed money, \$1,594.46; miscellaneous expenses, \$39,787.68....			41,382.14
Aggregate amount of expenditures during the year, in cash.....			<u>\$571,413.53</u>



FOREIGN FIRE INSURANCE COMPANIES.

— • • —

ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS
OF FOREIGN FIRE INSURANCE COMPANIES, SHOWING
THEIR CONDITION ON THE 31ST DAY OF DECEMBER,
1872; ACCOMPANIED BY SUPPLEMENTARY AN-
NUAL STATEMENTS MADE BY THE ATTOR-
NEYS OR GENERAL AGENTS IN THE
UNITED STATES, SHOWING THE
CONDITION OF THE AMERICAN
BRANCHES ON THE 31ST
DAY OF DECEM-
BER, 1873.



COMMERCIAL UNION ASSURANCE COMPANY.

LOCATED IN LONDON, ENGLAND.

[Incorporated Sept. 28, 1861.]

ALFRED GILES, *Chairman.*

ALEXANDER SUTHERLAND, *Secretary.*

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	£2,500,000	0	0
Whole amount of capital actually paid up in cash.....	250,000	0	0
Amount of unpaid, but subscribed capital.....	2,250,000	0	0

II. ASSETS.

Real estate owned by the company, unencumbered.....	£59,000	0	0
Loans on bond and mortgage, (first liens,) less than one year's interest due...	146,100	0	0
Loans on bond and mortgage, (first liens,) more than one year's interest due..	3,073	10	10
Interest accrued on bond and mortgage loans.....	442	10	0

Stocks and Bonds owned by the Company.

	Par Value.			Market Value.		
Canada Dominion deposit.....	£20,618	11	4	£20,618	11	4
United States 5-20 bonds, 1865.....	11,250	0	0	10,223	8	9
“ “ “ “ 1867.....	11,250	0	0	10,237	10	0
East Indian Railway guaranteed stock.....	5,000	0	0	5,592	17	6
Great Indian Peninsular Railway stock....	17,640	0	0	18,840	17	11
Great Western Railway preference stock....	5,000	0	0	5,195	10	0
Cornwall Railway “ “	5,000	0	0	5,112	16	3
Kew, and other bridges, stock.....	11,487	3	9	11,487	3	9
Law Life Policy, No. 14,927.....	695	0	11	695	0	11
Consols.....	40,000	0	0	37,096	9	5
New 3 per cent. stock.....	40,000	0	0	36,642	16	8
Reduced 3 per cent. stock.....	38,000	0	0	34,898	15	0
New South Wales 5 per cent. bonds.....	4,000	0	0	3,887	10	0
Canada 5 per cent. bonds.....	10,400	0	0	10,030	0	0
Brazilian 5 per cent. bonds.....	10,000	0	0	9,118	15	0
United States 5-20 bonds, 1867.....	22,500	0	0	20,845	4	0
“ “ “ 1867.....	45,000	0	0	39,886	13	5
“ “ “ 1865.....	16,875	0	0	15,764	16	0
Bahia and Rio investments.....	1,653	19	8	1,653	19	8
Great South India Railway stock.....	25,000	0	0	25,000	0	0
Scinde, Panjaub & Delhi Railway stock....	19,200	0	0	19,558	1	9

South Eastern Railway debenture stock....	5,000	0	0	5,557	14	3
Midland Railway stock.....	5,000	0	0	5,000	0	0
Lancashire & Yorkshire Railway stock....	2,800	0	0	2,786	3	3
West Hartlepool Railway preference stock..	8,000	0	0	7,487	1	5
Kew, and other bridges, stock.....	10,940	3	7	11,487	3	9
Ceylon Co. debentures.....	5,000	0	0	5,000	0	0
United States 5-20 bonds, 1867.....	11,250	0	0	10,448	8	9
Great Western, Canada Railway bonds....	10,000	0	0	10,450	4	10
“ “ “ “	10,000	0	0	10,456	9	10
Total market value.....					£411,060	3 6

Loans on mortgages and other securities.....	208,048	5	2
Cash in the company's principal office, in currency.....	154	15	5
Cash belonging to the company deposited in banks.....	110,388	5	9
Interest due on collateral loans.....	626	3	6
Gross premiums in due course of collection.....	75,491	19	5
Bills receivable taken for fire, marine, and inland risks.....	9,712	0	6
Bills receivable, other than those taken for premiums.....	2,314	12	8
Aggregate amount of all assets, stated at their actual value.....	£1,026,412	6	9

III. LIABILITIES.

Net amount of unpaid losses—Fire, £46,539; Life, £11,896; Marine, £9,000...	£67,435	0	0
Amount required to safely re-insure all outstanding fire risks..	£89,394	14	4
Amount required to safely re-insure all marine risks.....	155,572	0	5
Total,.....	244,966	14	9
Re-insurance fund under Life Department.....	318,366	12	9
Interest and dividends due remaining unpaid.....	23	15	0
Due sundry accounts.....	1,000	0	0
Re-assurance premiums due but not paid.....	3,005	6	3
All other demands against the company.....	7,619	3	2
Total liabilities, except capital stock.....	£642,416	11	11
Stock capital actually paid up in cash.....	250,000	0	0
Surplus beyond capital.....	133,995	14	10
Aggregate amount of liabilities, capital stock and surplus.....	£1,026,412	6	9

IV. INCOME.

	Fire.	Marine.	
Net cash received for premiums.....	£270,080	6 6	£501,955 8 4
Received for interest on bonds and mortgages.....	}		40,598 3 10
Interest and dividends on stocks and bonds, and from all other sources....			
Income received from all other sources.....			75,002 15 11
Aggregate amount of income received during the year in cash.....			£617,556 8 1

V. EXPENDITURES.

Aggregate amount of expenditures during the year, in cash.....	£556,942	11 6
--	----------	------

UNITED STATES BRANCH OF COMMERCIAL UNION ASSURANCE COMPANY.

ALLIGER BROTHERS, *Resident Managers.*

PRINCIPAL OFFICE IN THE U. S., 10 Pine st., N. Y.

[Commenced business in U. S. January, 1871.]

Attorney in Connecticut, SILAS CHAPMAN, JR., Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$12,500,000.00
Whole amount of capital actually paid up in cash.....	1,250,000.00
Amount of unpaid but subscribed capital.....	11,250,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States bonds, 5-20s.....	\$300,000.00	\$340,500.00	
“ “ 5s.....	100,000.00	111,250.00	
Total par and market value.....	\$400,000.00	\$451,750.00	\$451,750.00

Cash in the company's principal office.....	2,839.92
Cash belonging to the company deposited in bank.....	14,302.53
Gross premiums in due course of collection.....	49,238.32
Bills receivable, taken for fire risks, not matured.....	1,260.00
All other property belonging to the company.....	32,734.09
Aggregate amount of all assets of the company, at their actual value.....	\$552,124.86

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,382.34	
Losses unadjusted, including all reported and supposed losses...	34,821.25	
Losses resisted, including interest, costs, and expenses thereon....	1,953.50	
Net amount of unpaid losses.....		\$47,157.09
Re-insurance at fifty per cent. on fire risks under one year....	\$245,164.27	
Re-insurance <i>pro rata</i> on fire risks running more than one year.	26,176.43	
Amount required to safely re-insure all outstanding risks.....		268,340.70
Due for commissions and brokerage.....		7,385.74
Aggregate amount of liabilities, capital stock and surplus.....		\$327,883.53

IV. INCOME.

Gross cash received for premiums.....	\$776,043.15	
Deduct re-insurance and return premiums.....	119,405.99	
Net cash received for premiums.....		\$656,637.16
Aggregate amount of income received during the year in cash.....		<u>\$656,637.16</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$357,377.43	
Deduct salvages and re-insurance.....	4,601.28	
Net amount paid for losses.....		\$352,776.15
Paid or allowed for commissions or brokerage.....		98,495.57
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		41,231.88
Paid for state, national, and local taxes.....		11,073.72
Aggregate amount of expenditures during the year, in cash.....		<u>\$503,577.32</u>

HAMBURG-BREMEN FIRE INSURANCE COMPANY.

LOCATED IN HAMBURG, GERMANY.

[Incorporated, 1854.]

SENATOR DR. SCHROEDER, *President.* ALFRED KLAUHOLD, *Managing Director.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$800,000.00
Whole amount of capital actually paid up in cash.....	*160,000.00

II. ASSETS.

Loans on bonds and mortgage, (first liens).....	252,592.80
Value of lands mortgaged.....	\$359,114.28
Value of buildings mortgaged, (insured for \$160,632.12).....	160,632.12
Value of mortgaged premises.....	<u>\$519,746.40</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.
Norddeutsche Bank stock.....	\$30,000.00	\$57,000.00
The Vereins bank stock.....	1,600.00	3,760.00
Mecklenburg Governments bonds.....	32,000.00	32,640.00

* Paid up capital increased to \$323,413.

Count Henkel funded loan.....	2,400.00	2,400.00	
Hamburg Brewery bonds.....	4,800.00	4,800.00	
" Government bonds of 1866.....	8,000.00	7,840.00	
" " " 1868.....	19,200.00	19,200.00	
Sachsen Gotha Government loan.....	16,000.00	16,800.00	
Sundry German Railroad bonds.....	81,419.00	66,109.60	
Norddeutsche Lloyd bonds.....	17,600.00	17,541.20	
Yll's Revenue deficit 6 per cent. bonds.....	25,000.00	25,000.00	
Total par and market value.....	\$238,019.00	\$253,090.80	\$253,090.80

Cash in company's principal office.....		1,676.00	
Cash belonging to the company deposited in bank.....		178,941.73	
Gross premiums in due course of collection.....		3,681.32	
Gross premiums in due course of transmission.....		18,036.75	
Stockholders notes given for capital subscribed.....	\$640,000.00		
(Bills of exchange) prime acceptances on hand.....		73,106.14	
Aggregate amount of all assets of the company, at their actual value.....		\$781,125.54	

III. LIABILITIES.

Losses adjusted and unpaid.....	\$27,607.00		
Deduct re-insurance.....	16,500.00		
Net amount of unpaid losses.....		\$11,107.00	
Amount required to safely re-insure all outstanding risks.....		180,423.60	
Cash dividends to stockholders remaining unpaid.....		26,572.80	
Liability for securities put up as deposit.....		200,000.00	
Balance due re-insurance.....		51,839.08	
Total liabilities, except stock.....		\$469,942.48	
Joint stock capital actually paid up in cash.....		160,000.00	
Surplus beyond capital.....		151,183.06	
Aggregate liabilities, capital stock and net surplus.....		\$781,125.54	

IV. INCOME.

Gross cash received for premiums.....	\$420,964.63		
Deduct only re-insurance, rebate, and return premiums....	190,996.62		
Net cash actually received for premiums.....		\$229,968.01	
Received for interest on bonds and mortgages, and dividends on stocks and bonds,		19,210.00	
Gain of Agio.....		2,016.30	
Aggregate income received during the year in cash.....		\$251,194.31	

V. EXPENDITURES.

Gross amount paid for losses.....	\$220,716.98		
Deduct re-insurance and salvages.....	129,132.35		
Net amount paid for losses.....		\$91,584.63	
Cash dividends paid.....		13,120.00	
Paid or allowed for commissions or brokerage.....		60,435.21	
Paid for salaries, fees, and charges of officers, clerks, &c.....		36,110.42	
Aggregate expenditures during the year in cash.....		\$201,250.26	

UNITED STATES BRANCH HAMBURG-BREMEN FIRE INSURANCE COMPANY.

[Incorporated, 1854.]

WM. GOSSLER, *President.*

ALFRED KLAUHOLD, *Managing Director.*

Attorney in Connecticut, C. M. WEBSTER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,617,068.00
Whole amount of capital actually paid up in cash.....	323,413.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States loans Feb. 25, 1862, reg.....	\$160,000.00	\$181,600.00	
“ “ “ March 3, 1865, reg.....	40,000.00	46,000.00	
“ “ “ “ “ “	40,000.00	46,000.00	
Total par and market value.....	\$240,000.00	\$273,600.00	\$273,600.00

Cash belonging to company deposited in different banks.....	33,056.16
Net premiums in due course of collection.....	34,065.13
Aggregate amount of assets of the company at their actual value.....	\$340,721.29

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$11,200.00
Losses resisted, including interest, costs, and other expenses....	3,274.18
Net amount of unpaid losses.....	14,474.18
Re-insurance at fifty per cent. on fire risks under one year.....	150,665.90
Re-insurance at fifty per cent. running more than one year.....	7,222.63
Amount required to safely re-insure all outstanding risks.....	\$157,888.53
All other demands against the company.....	715.45
Aggregate amount of liabilities.....	\$173,078.16

IV. INCOME.

Gross cash received for premiums.....	\$373,790.84
Deduct re-insurance, and return premiums.....	31,440.14
Net cash actually received for premiums.....	\$342,350.70
Received for interest on bonds and mortgages.....	6,532.27
Interest and dividends on stocks and bonds, and from all other sources.....	1,445.77
Income from all other sources.....	29.45
Aggregate amount of income received during the year in cash.....	\$350,358.19

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$158,249.26
Paid or allowed for commissions or brokerage.....	70,130.99
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	4,746.71
Paid for state, national, and local taxes in this and other States.....	3,344.48
All other payments and expenditures.....	17,972.14
Aggregate amount of expenditures during the year, in cash.....	\$254,443.58

IMPERIAL FIRE INSURANCE COMPANY.

LOCATED IN LONDON, ENGLAND.

[Incorporated Feb. 25th, 1803.]

THOMAS JONES GIBBS, *Chairman.*WILLIAM LYALL, *Managing Director.*

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	£1,600,000	0	0
Whole amount of capital actually paid up in cash.....	700,000	0	0

II. ASSETS.

Real estate owned by the company, unencumbered.....	£87,424	4	10
Loan on bond and mortgage, first liens.....	33,685	0	0

Stocks and Bonds owned by the Company.

	Market Value.
United States 5-20 6 per cent. bonds.....	£20,768 12 6
“ “ “ “	24,040 0 0
“ 10-40 5 per cent. bonds.....	63,898 0 0
Virginia 6 per cent. bonds.....	5,753 0 0
Virginia 6 per cent. debt.....	3,000 0 0
Alabama 5 per cent. bonds.....	993 0 0

Tennessee 6 per cent. bonds.....	1,810	0	0
South Carolina 6 per cent. bonds.....	3,048	0	0
United States 6 per cent. consolidated debt.....	41,615	0	0
“ “ “ “	5,604	0	0
Canada Dominion 6 per cent. stock.....	10,332	0	0
Brazilian 6 per cent. stock.....	1,015	5	11
Baden 4 per cent. stock.....	4,292	0	6
Bavarian 4½ per cent. bonds.....	4,128	5	0
Prussian Gov't 4½ per cent. loan.....	288	18	9
Loskaufchine 5 per cent.....	3,179	6	6
Steiglitz 5 per cent. loan.....	2,238	3	9
Premium 5 per cent loan.....	18	0	0
Government 4½ per cent. scrip.....	6	12	0
Dutch 4 per cent. inscriptions.....	7,291	13	0
Montreal 6 per cent. debentures.....	216	4	1
Canada inscribed 5 per cent. stock.....	10,300	0	0
Consols, 3 per cent.....	86,679	15	0
New 3 per cents.....	200,856	16	6
Reduced 3 per cents.....	45,750	0	0
City bonds.....	66,405	0	0
Canada guaranteed 4 per cent. loan.....	56,375	0	0
Bank of England stock.....	24,450	0	0
Mersey Dock 4½ per cent. bonds.....	15,150	0	0
London & St. Katherine Dock bonds.....	30,100	0	0
India 5 per cent. debentures.....	15,577	10	0
Imperial Fire shares.....	2,400	0	0
Great Eastern Railway debentures.....	15,037	10	0
Lon. & South Western Railway debentures.....	19,800	0	0
Metropolitan “ “	24,750	0	0
South Eastern “ “	24,000	0	0
Great Northern Railway perpetual debenture stock.....	55,935	0	0
Lon. & South Western debenture stock.....	9,900	0	0
Great Eastern new 5 per cent. preference stock.....	2,985	0	0
Great Northern 5 per cent. permanent preference stock....	3,930	10	2
Great Western consolidated preference stock.....	7,840	0	0
Lon. & North Western “ “	3,708	0	0
London & South Western “ “	1,020	0	0
North Eastern consolidated preferential stock.....	3,760	0	0
Lon., Brighton & South Coast perpetual debenture stock...	2,090	0	0
London & North Western Railway debentures.....	1,500	0	0
East India Railway consolidated stock.....	16,462	10	0
Leasehold offices at Manchester.....	1,589	12	9
Leasehold houses in Oxford st.....	10,154	8	2
Loan to Alexander & Co. (at call).....	10,000	0	0
Loan to National Discount Co. (at call).....	15,000	0	0
Total market value.....	£987,042	14	7
Cash in the company's principal office.....	565	13	11
Cash belonging to the company deposited in bank.....	17,137	16	11
Gross premiums in due course of collection.....	226,384	11	4
Bills receivable, taken for fire, marine, and inland risks.....	24,506	4	7
All other property belonging to the company.....	5,059	1	11
Aggregate amount of all assets, at their actual value.....	£1,381,805	8	1

III. LIABILITIES.

Bills payable, not yet due.....	£1,525	4	10
Net amount of unpaid losses.....	274,536	0	0
Amount required to safely re-insure all outstanding risks.....	237,220	0	0
Cash dividends to stockholders remaining unpaid.....	1,694	11	6
Due and accrued for salaries, rent, advertising, etc.....	49,822	8	11
All other demands against the company.....	2,716	1	2
Total liabilities except capital stock.....	£567,514	6	5
Stock capital actually paid up in cash.....	700,000	0	0
Surplus beyond capital.....	114,291	1	8
Aggregate amount of liabilities, capital and surplus.....	£1,381,805	8	1

IV. INCOME.

Net cash actually received for premiums.....	£718,846	14	2
Received for interest on bonds and mortgages.....	44,454	7	8
Interest and dividends on stocks and bond, and from all other sources.....			
Profits on purchase and sale of investments.....	142	15	6
Aggregate amount of income received during the year in cash.....	763,443	17	4

V. EXPENDITURES.

Net amount paid during the year for losses.....	£472,342	4	9
Cash dividends actually paid.....	60,000	0	0
Paid or allowed for commissions or brokerage.....	113,252	6	8
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	27,401	1	2
Paid for state, national, and local taxes.....	7,355	5	1
Bad debts, written off.....	477	17	4
All other payments and expenditures.....	88,209	17	5
Aggregate amount of expenditures during the year, in cash.....	£769,038	12	5

UNITED STATES BRANCH IMPERIAL FIRE INSURANCE COMPANY.

PRINCIPAL OFFICE IN U. S., 40, Pine Street, N. Y.

[Incorporated, 1803.]

E. W. CROWELL, *Resident Manager.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	£1,600,000	0	0
Whole amount of capital actually paid up in cash.....	700,000	0	0

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 registered bonds, 1867.....	\$110,000.00	\$130,900.00	
“ 10-40 “ “	100,000.00	111,250.00	
“ 5-20 “ “ 1867.....	57,000.00	67,830.00	
“ 5-20 “ “ 1868.....	43,000.00	51,170.00	
“ 10-40 “ “	100,000.00	111,250.00	
“ 10-40 “ “	120,000.00	133,500.00	
“ 5-20 “ “ 1867.....	7,000.00	8,330.00	
Virginia State bonds, old.....	57,333.33	28,666.66	
Virginia State certificates.....	28,666.67	3,010.00	
Alabama 5 per cent. bonds.....	10,000.00	5,000.00	
Tennessee bonds, old.....	20,000.00	16,000.00	
South Carolina bonds, old.....	20,000.00	4,600.00	
United States 5-20 registered bonds.....	50,000.00	59,500.00	}
Nevada 8 per cent. bonds.....			
Total par and market value.....	\$723,000.00	\$731,006.66	\$731,006.66
Cash in the company's principal office.....			4,044.15
Cash belonging to the company deposited in bank.....			76,630.97
Net premiums in due course of collection.....			90,582.38
Bills receivable, not matured, taken for fire risks.....			1,732.48
All other property belonging to the company.....			500.00
Aggregate amount of assets of the company, at their actual value.....			\$904,496.64

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,848.43	
Losses unadjusted, including all reported and supposed losses....	\$28,206.90	
Losses resisted, including interest, costs and expenses.....	35,154.00	
Net amount of unpaid losses.....		\$74,209.33
Re-insurance at fifty per cent. on fire risks under one year.....	\$414,056.14	
Re insurance <i>pro rata</i> on fire risks running more than one year...	89,130.63	
Amount required to safely re-insure all outstanding risks.....		503,186.77
Due and accrued for salaries, rent, advertising, etc.....		1,666.67
Total liabilities except stock.....		\$579,062.77
Surplus.....		325,433.87
Aggregate amount of liabilities, and surplus.....		\$904,496.64

IV. INCOME.

Gross cash received for premiums.....	\$1,298,469.83	
Deduct re-insurance, rebate, abatement and return premiums...	323,918.07	
Net cash received for premiums.....		\$974,551.76
Bills and notes received for unpaid premiums.....	\$1,732.48	
Interest and dividends on stocks and bonds and from all other sources.....		1,883.02
Received from home office, London.....	\$172,422.53	
Aggregate amount of income received during the year, in cash.....		\$976,434.78

V. EXPENDITURES.

Gross amount paid for losses.....	\$959,268.06	
Deduct salvages and re-insurance.....	29,894.30	
Net amount paid for losses.....		\$929,373.76
Paid or allowed for commissions or brokerage.....		139,677.31
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		100,960.52
Paid for state, national, and local taxes.....		36,052.01
All other payments and expenditures.....		90,445.04
Aggregate amount of expenditures during the year, in cash.....		\$1,296,508.64

LANCASHIRE INSURANCE COMPANY.

LOCATED IN MANCHESTER, ENGLAND.

[Incorporated June, 1852.]

JOHN TODD, *Chairman.*

GEORGE STEWART, *General Manager.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$10,000,000.00
Whole amount of capital actually paid up in cash.....	730,700.00
Unpaid, but subscribed capital, for which notes and other obligations are held...	6,576,300.00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$316,312.77
Loans on bond and mortgage, (first liens,).....	636,720.15

Stocks and bonds owned by the Company.

	Par value.	Market value.	
Debenture bonds—Great Eastern Railway Co.....	\$50,000.00	\$52,500.00	
Lanc. & Yorkshire Railway Co.....	50,000.00	51,000.00	
Maur So. Jun. & Alt. Railway Co.....	50,000.00	51,750.00	
Midland Railway Co.....	75,000.00	76,500.00	
Debenture stock—Cambrian.....	53,450.00	53,450.00	
Preference stock—London & N. Western R. R. Co..	100,000.00	116,500.00	
Midland Railway Co.....	50,000.00	57,750.00	
Other bonds—Birmingham Wagon Co.....	10,000.00	\$305,000.00	
Metropolitan Carriage Co.....	5,000.00		
Birmingham Corporation.....	5,000.00		
Manchester Corporation.....	10,000.00		
Mercy Docks Board.....	100,000.00		
London & Mawr. Plate Glass Co.....	75,000.00		
Ebbor Vale Co.....	100,000.00		
Government stock—United States.....	200,000.00	207,826.00	
Canada.....	115,000.00	120,750.00	
Total par and market value.....	\$1,048,450.00	\$1,073,026.00	\$1,073,026

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Cambrian Railway stock.....	\$30,000	\$8,400	\$9,000
North Eastern Railway Co. stock.....	5,025	8,290	6,961.50
Brighton Railway stock.....	52,500	55,185	25,000
North Western Railway stock.....	14,200		
Total par and market value and amount loaned.....	\$101,725	\$71,875	\$40,961.50

All other loans made by the company.....	65,018.50
Cash belonging to company deposited in bank and bills on hand.....	99,236.53
Interest due and accrued on collateral loans.....	} 29,255.65
Interest due and accrued on stocks.....	
Net premiums in due course of collection.....	306,618.00
Aggregate amount of assets of the company at their actual value.....	<u>\$2,564,525.00</u>

III. LIABILITIES.

Net amount of unpaid losses.....	\$139,305.45
Amount required to safely re-insure all outstanding risks.....	293,257.50
Re-insurance fund and all other liabilities.....	1,207,599.35
Cash dividends remaining unpaid.....	58,061.25
Total liabilities except capital stock.....	<u>\$1,698,223.55</u>
Stock capital actually paid up in cash.....	730,700.00
Surplus beyond capital.....	135,601.45
Aggregate amount of liabilities, capital stock and surplus	<u>\$2,564,525.00</u>

IV. INCOME.

Gross cash received for premiums.....	\$1,029,901.85
Deduct re-insurance, rebate, abatement and return premiums..	150,125.54
Net cash received for premiums.....	<u>\$879,776.31</u>
Received for interest on bonds and mortgages.....	} 42,742.60
Interest and dividends on stocks and bonds and from all other sources.....	
Aggregate income received during the year in cash.....	<u>\$922,518.91</u>

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$573,956.50
Cash dividends actually paid.....	91,337.50
Paid or allowed for commissions or brokerage.....	95,549.50
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	89,206.86
Aggregate amount of expenditures during the year, in cash.....	<u>\$850,050.36</u>

UNITED STATES BRANCH LANCASHIRE INSURANCE COMPANY.

JOSEPH L. LORD, *Resident Manager.*

Attorney in Connecticut, W. E. BAKER, Hartford.

I. ASSETS.

Stocks and bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 bonds.....	\$200,000.00	\$232,500.00	
United States funded debt 1881.....	100,000.00	112,000.00	
Total par and market value.....	<u>\$300,000.00</u>	<u>\$344,500.00</u>	\$344,500.00
Cash belonging to the company deposited in bank.....			46,123.28
Gross premiums in due course of collection.....			<u>34,834.11</u>
Aggregate amount of assets.....			<u>\$425,457.39</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$4,528.01	
Losses unadjusted, including all reported and supposed losses.....	9,026.00	
Losses resisted, including interest, costs and other expenses.....	<u>7,950.00</u>	
Net amount of unpaid losses.....		\$21,504.01
Re-insurance at 50 per cent. on fire risks under one year.....	\$200,154.42	
Amount required to safely re-insure all outstanding risks.....		200,154.42
All other demands against the company.....		<u>4,000.00</u>
Total liabilities.....		\$225,658.43
Surplus.....		<u>199,798.96</u>
Aggregate amount of liabilities and surplus.....		<u>\$425,457.39</u>

III. INCOME.

Gross cash received for premiums.....	\$533,850.02	
Deduct re-insurance and return premiums.....	<u>99,676.13</u>	
Net cash actually received for premiums.....		\$434,173.89
Aggregate amount of income actually received during the year in cash..		<u>\$434,173.89</u>

IV. EXPENDITURES.

Net amount paid during the year for losses.....	\$269,332.23
Paid or allowed for commissions or brokerage.....	79,226.16
Paid for state, national, and local taxes, in this and other states.....	6,805 16
All other payments and expenditures.....	10,141.34
Aggregate amount of expenditures during the year, in cash.....	<u>\$365,504.89</u>

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LOCATED IN LIVERPOOL, ENGLAND.

[Organized May, 1836.]

THOMAS BROCKLEBANK, *President.*

HENRY THOMSON, *Resident Secretary.*

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$10,000,000.00
Whole amount of capital actually paid up in cash.....	1,958,760.00

II. ASSETS.

Real estate owned by the company, unencumbered.....	\$2,956,731.65
Loans on bond and mortgage.....	4,702,083.69

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
London & North Western ordinary stock.....	\$44,477.50	\$68,272.96
South Eastern preferred ".....	376,100.00	460,722.50
" 5 per cent. preference " 1861..	25,000.00	25,625.00
" 5 pr. ct. pref. Charing Cross stock.	50,000.00	55,500.00
" 5 per cent. debenture stock.....	34,650.00	38,885.00
" 5 per cent. preference " 1864..	5,000.00	5,550.00
Midland preference shares.....	35,000.00	39,687.50
North Eastern 5 per cent. preference stock.....	130,000.00	135,200.00
" Darlington 6 pr. ct. B & C stock..	30,000.00	40,500.00
Great Western 5 pr. ct. consolidated pref. " ..	303,625.00	337,023.75
North British 4 pr ct. consol'd pref. No. 2 " ..	36,250.00	30,812.50
London & S. Western 5 pr. ct. preference " ..	150,000.00	169,500.00
Furness 6 per cent. preference " ..	50,000.00	65,500.00
" 8 per cent. preference " ..	21,500.00	36,980.00
Great Eastern 4½ per cent. preference " ..	110,000.00	103,675.00

G't Northern 5 pr. ct. per. preference '66 stock..	21,700.00	24,521.00
" 5 pr. ct. irredeemable pref. " ..	7,500.00	8,475.00
Brecon & Merthyr 5 per cent. debenture A " ..	42,590.00	42,590.00
Potteries, Shrews'y & N. Wales 5 p. ct. deb. " ..	7,500.00	7,500.00
Mold & Denbigh perpetual debenture B " ..	5,250.00	5,250.00
North Staffordshire 5 per cent. preference " ..	193,870.00	217,134.39
Man'r, Shef. & Lin. 4½ pr. ct. preference " ..	105,000.00	110,775.00
" " 5 pr. ct. redeem. pref. shares..	150,000.00	155,625.00
Shrewsbury & Hereford 6 pr. ct. rent charge stock	39,850.00	53,795.00
South Eastern ordinary preference stock.....	90,000 00	111,600.00
Great Eastern debenture B stock.....	215,000.00	242,950.00
" debenture A stock.....	100,000.00	114,000.00
Great Western debenture stock.....	125,000.00	146 250.00
" rent charge stock.....	126,600 00	146,220 00
South Devon rent charge stock.....	168,750.00	187,310.00
Lon., Chat. & Dover arbitration debenture stock..	163 540.00	165,175.00
" " preference stock..	5,410.00	3,405.00
" ordinary stock.....	5,410.00	1,240.00
West Hartlepool Railway stock.....	90,000.00	64,438.12
British Government 3 per cent. consols.....	1,292.46	1,292.46
Great Eastern 4½ per cent. debentures.....	198,300.00	198,300.00
North Eastern 4 per cent. debentures.....	20,000.00	20,000.00
Great Western 4½ per cent. debentures.....	10,000.00	10,000.00
Great Eastern 5 per cent. debentures.....	27,004.83	27,004.83
London & Blackwall 4½ per cent. debentures....	75,000.00	75,000.00
Metropolitan 4½ per cent. debentures.....	125,000.00	125,000.00
Ipswich Dock Commissioners 5 per cent. deb's..	67,500.00	67,500.00
Wear Nav'n & Sunderland Dock 4½ pr. ct. deb's..	102,375.00	102,375.00
Mersey Dock & Harbor Board bonds.....	768,594.48	768,594.48
Birkenhead Gas and Water bonds.....	12,725.61	12,725.61
Trust & Loan Co. of Upper Canada bonds.....	50,000.00	50,000.00

Total par and market value.....	\$4,522,364.88	\$4,879,480.10	\$4,879,480.10
---------------------------------	----------------	----------------	----------------

Loans on life policies.....	408,273.58
Loans on annuities, life interest and reversions.....	182,650.98
Loans on railway debentures.....	556,070.69
Cash in the company's principal office, in currency.....	2,755.34
Cash belonging to the company deposited in bank.....	491,634.60
Interest due and accrued on mortgage and other securities.....	105,814.06
Gross premiums in due course of collection.....	603,667.02
Annuities, life and reversionary interests purchased by company.....	843,826.27
All other property belonging to the company, including property and investments abroad.....	5,456,682.73

Aggregate amount of all assets of the company, at their actual value.....	\$21,189,670.71
---	-----------------

III. LIABILITIES.

Net amount of unpaid losses.....	\$995,000.00
Amount required to safely reinsure all outstanding risks, estimated at 33½ pr. ct..	2,097,640.56
Amount reclaimable by the insured on perpetual fire risks.....	296,277.44
Re-insurance fund and all other liabilities under Life Department.....	12,503,042.23

Cash dividends to stockholders remaining unpaid.....	7,653.36
Bills payable, not yet matured.....	318,818.94
All other demands against the company.....	1,421,693.27
Total liabilities except capital stock.....	\$17,640,125.80
Stock capital actually paid up in cash.....	1,958,760.00
Surplus beyond capital.....	1,590,784.91
Aggregate amount of liabilities, capital stock and surplus.....	\$21,189,670.71

IV. INCOME.

Gross cash received for premiums.....	\$6,518,905.60
Deduct re-insurance.....	225,983.87
Net cash actually received for premiums.....	\$6,292,921.73
Received for interest on bonds and mortgages.....	} 316,848.00
Interest and dividends on stocks and bonds, and from all other sources.....	
Deposit premiums received for perpetual fire risks.....	\$42,743.42
Aggregate amount of income received during the year in cash.....	\$6,609,769.73

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$5,357,468.94
Paid or allowed for commissions or brokerage, and all other payments.....	1,527,324.58
Paid for state, national, and local taxes.....	51,099.36
Amount of deposit premiums returned on perpetual fire risks....	\$17,525.26
Aggregate amount of expenditures during the year, in cash.....	\$6,935,892.88

UNITED STATES BRANCH LONDON AND LIVERPOOL AND GLOBE INSURANCE COMPANY.

PRINCIPAL OFFICE IN U. S., 45 William Street, N. Y.

ALFRED PELL, *Resident Manager.*

[Commenced business in U. S. 1851.]

Attorney in Connecticut, L. W. SPERRY, New Haven.

I. ASSETS.

Real Estate owned by the Company, unencumbered.....	\$424,000.00
Loan on bond and mortgage, first liens.....	1,032,400.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States 5-20 bonds.....	\$575,000.00	\$659,200.00
" 10-40 "	185,000.00	205,350.00
" currency 6 per cent. bonds.....	305,000.00	338,550.00

FOREIGN FIRE

South Carolina 6 per cent. State bonds.....	20,000.00	4,000.00	
Alabama 5 per cent. State bonds.....	10,000.00	5,000.00	
Mississippi Warrants.....	20,000.00	16,000.00	
Total par and market value.....	<u>\$1,115,000.00</u>	<u>\$1,228,100.00</u>	\$1,228,100.00
Loan secured by life policy.....			2,223.65
Cash belonging to the Company deposited in bank.....			328,164.32
Gross premiums in due course of collection.....			354,898.33
Bills receivable, taken for fire, marine, and inland risks.....			13,682.51
Aggregate amount of all assets of the company, at their actual value....			<u>\$3,383,468.81</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	\$150,000.00	
Losses resisted, including interest, costs, and expenses.....	131,194.17	
Net amount of unpaid losses.....		\$281,194.17
Re-insurance at 50 per cent. on fire risks under one year.....	\$1,293,873.35	
Re-insurance <i>pro rata</i> on fire risks running more than one year.....	215,061.84	
Amount required to safely re-insure all outstanding risks.....		1,508,935.19
Amount reclaimable by the insured on perpetual fire risks.....		296,599.47
Re-insurance fund and all other liabilities under Life Department.....		114,760.72
Due for commissions and brokerage.....		70,796.66
Aggregate amount of liabilities.....		<u>\$2,272,286.21</u>

III. INCOME.

Gross cash received for premiums.....	\$3,524,810.08	
Deduct re-insurance and return premiums.....	396,938.25	
Net cash actually received for premiums.....		\$3,127,871.83
Received for interest on bonds and mortgages.....		112,198.95
Income received from rents, \$37,187.55; Life account, \$20,320.39: total.....		57,507.94
Deposit premiums (less five per cent.) for perpetual fire risks.....	\$20,270.20	
Aggregate income received during the year in cash.....		<u>\$3,297,578.72</u>

IV. EXPENDITURES.

Gross amount paid for losses.....	\$2,000,196.40	
Deduct re-insurance and salvage.....	19,962.05	
Net amount paid during the year for losses.....		\$1,980,234.35
Paid or allowed for commissions or brokerage.....		457,171.39
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....		183,414.44
Paid state, national, and local taxes, in this and other states.....		46,346.85
Life expenditure.....		25,264.45
All other payments and expenditures.....		181,838.51
Deposit premium returned on perpetual fire risks.....	\$19,728.56	
Aggregate amount of expenditures during the year, in cash.....		<u>\$2,874,269.99</u>

LONDON ASSURANCE CORPORATION.

LOCATED IN LONDON, ENGLAND.

[Organized A. D., 1720.]

EDWIN GOWER, *Governor.*JOHN PHILIP LAWRENCE, *Secretary.*

I. CAPITAL.

Whole amount of capital stock actually paid up in cash..... £448,275 0 0

II. ASSETS.

Loans on bond and mortgage..... £1,696,089 14 2

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
British Government stock....	£410,000 0 0	£375,662 10 0
East India Companies stock.....	25,000 0 0	50,250 0 0
United States 5-20 bonds of 1867.....	45,000 0 0	41,625 0 0
Canadian consolidated 5 per cent. stock..	10,300 0 0	10,660 0 0
Canada Dominion stock.....	20,521 18 4	21,188 16 0
Madras Railway Companies stock.....	7,000 0 0	7,595 0 0
Turkish 4 per cent. bonds, guaranteed by England and France.....	24,200 0 0	24,926 0 0
City of London bonds.....	326,100 0 0	326,100 0 0
Great Eastern Railway Co's debentures...		
Lan. & Yorkshire " "		
Salisbury & Yeovil " "		
York & North Midland " "		
Bombay, Baroda & Central India " "		
Eastern Bengal " "		
East Indian " "		
Great Ind. Peninsula " "		
Madras " "		
Oude & Rohilaend " "		
Shropshire Union " "		
India Government debentures.....	26,500 0 0	28,785 12 6
Total par and market value.....	£894,621 18 4	£886,792 18 6

Value of said stocks and bonds in balance sheet of company..... £874,570 2 6

Loans secured by life policies..... £35,515 0 0
 All other investments made by the company..... 6,563 0 0
 Cash in company's principal office..... 114 16 4
 Cash belonging to company deposited in banks..... 69,425 1 6

Interest due and accrued on stocks not included in "market value".....	}	2,702	12	3
Interest due and accrued on other loans.....				
Net premiums in due course of collection, and agents' balances.....		53,698	12	4
Bills receivable, not matured, taken for fire, marine and life risks.....		5,782	10	5
Policy stamps in hand.....		175	2	3
Aggregate amount of all the assets of the company.....		£2,744,636	11	5

III. LIABILITIES.

Net amount of unpaid losses.....		£79,163	11	11
Gross premiums received and receivable on unexpired marine risks, £44,571 }	}	116,755	0	0
Amount required to safely re-insure all outstanding fire risks.... 72,184 }				
Re-insurance fund and all other liabilities, except capital under Life Ins. depart't,		1,486,184	5	2
Cash dividends remaining unpaid.....		234	0	0
All other demands against the company.....		3,610	9	7
Total liabilities, except capital stock.....		£1,685,947	6	8
Joint stock capital actually paid up in cash.....		448,275	0	0
Surplus beyond capital.....		610,414	5	1
Aggregate liabilities, including stock and surplus.....		£2,744,636	11	9

IV. INCOME.

	Fire.			Marine and Inland.					
Gross cash received for premiums.....	£198,864	4	5	£125,762	8	2			
Deduct re-insurance, and return premiums..	18,403	15	9	12,374	8	10			
Net cash received for premiums.....	£180,460	8	8	£113,387	19	4	£293,848	8	0
Received for interest and dividends on stocks, bonds, mortgages, etc.....							113,034	3	8
Income received from all other sources.....							158,881	3	11
Dividends credited, 10 General Reserve Fund							390	0	0
Aggregate amount of income.....							£566,153	15	7

V. EXPENDITURES.

	Fire.	Marine and Inland.		
Gross amount paid for losses.....	£117,269 11 2	£92,606 11 6		
Deduct salvages and re-insurance.....	579 19 10	3,044 10 3		
Net amount paid for losses.....	£116,689 11 4	£89,562 1 3	£206,251 12 7	
Cash dividends actually paid.....			107,586 0 0	
Paid or allowed for commissions or brokerage.....			30,020 7 3	
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc....			33,054 18 4	
Paid for income tax.....			2,753 9 11	
All other payments and expenditures.....			138,675 3 6	
Aggregate amount of expenditures during the year in cash.....			£518,341 11 7	

UNITED STATES BRANCH LONDON ASSURANCE CORPORATION.

PRINCIPAL OFFICE IN UNITED STATES, 88 Wall Street, N. Y.

FRAME, HARE & LOCKWOOD, *Managers.*

[Organized 1720.]

Attorney in Connecticut, C. B. BOWERS, New Haven.

I. ASSETS.

Stocks and Bonds owned by the Company.

United States 5-20 registered bonds of 1867.....	\$300,000.00	\$351,000.00
" " " " " 1862.....	10,000.00	11,400.00
" " " " " 1864.....	15,000.00	17,250.00
" " " " " 6's 1881.....	125,000.00	146,250.00
Total par and market value.....	<u>\$450,000.00</u>	<u>\$525,900.00</u>

Cash belonging to the Company deposited in bank.....	35,238.27
Aggregate amount of assets.....	<u>\$561,138.27</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$8,000.00
Re-insurance at fifty per cent. on fire risks under one year.....	\$167,723.70
Re-insurance <i>pro rata</i> on fire risks running more than one year..	77,344.06
Amount required to safely re-insure all outstanding risks.....	245,067.76
Total liabilities.....	<u>\$253,067.76</u>
Surplus.....	308,070.51
Aggregate liabilities and surplus.....	<u>\$561,138.27</u>

III. INCOME.

Gross cash received for premiums.....	\$484,094.13
Deduct re-insurance, rebate, abatement and return premiums.....	59,105.48
Net cash received for premiums.....	<u>\$424,988.65</u>
Interest and dividends on stocks and bonds and from all other sources.....	4,259.03
Aggregate income received during the year in cash.....	<u>\$429,247.68</u>

IV. EXPENDITURES.

Gross amount paid for losses.....	\$215,483.81
Deduct re-insurance and salvages.....	5,154.78
Net amount paid during the year for losses.....	\$210,329.03
Paid or allowed for commissions or brokerage.....	49,703.42
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	32,504.82
Paid for state, national, and local taxes in this and other states.....	15,373.21
All other payments and expenditures.....	45,691.18
Aggregate amount of expenditures during the year, in cash.....	\$353,601.66

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

LOCATED IN LONDON AND EDINBURGH, GREAT BRITAIN.

[Incorporated, 1809.]

DAVID SMITH, *General Manager.*

JOHN OGILVIE, *Secretary.*

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$1,250,000.00
Unpaid but subscribed capital, for which stockholders are liable.....	8,750,000.00

II. FIRE ASSETS.

Real estate owned by the company, unencumbered.....	\$921,061.93
Loans on bond and mortgage, first liens.....	22,947.17

Stocks and bonds owned by the Company.

	Par Value.	Market Value.
United States 5-20 bonds.....	\$1,085,000.00	\$1,092,527.71
“ 10-40 bonds.....	350,000.00	357,714.87
“ currency 6s.....	225,000.00	230,343.75
Illinois State bonds.....	18,000.00	15,431.35
Alabama State bonds.....	10,000.00	8,775.00
Virginia State bonds, old.....	50,000.00	22,500.00
Tennessee State bonds, old.....	20,000.00	11,250.00
South Carolina State bonds.....	20,000.00	15,750.00
Great Eastern Railway debenture.....	£ 8,000.00	43,600.00
Buenos Ayres Railway.....	£20,000.00	100,000.00

Baden obligations.....	Flor's 60,000.00	21,680.67	
Wurtemberg Government bonds.....	" 40,000.00	13,381.28	
Royal Prussian loan.....	" 10,000.00	6,481.50	
Saxon 4 per cent. loan.....	" 12,000.00	8,167.46	
Saxon 3 per cent. loan.....	" 9,000.00	4,988.58	
Loban Zittau Railway stock.....	" 35,000.00	20,439.35	
Rentes Italiens.....	Lires 176,000.00	18,661.00	
North British and Mercantile shares.....		97,400.00	
Total market value.....		\$2,089,092.52	\$2,089,092.52

Loans on Collaterals.

	Market value.	Am't loaned.	
Spanish loan.....	\$6,685.00	\$287,500.00	
Erie consolidated stock.....	47,125.00		
United States funded bonds.....	15,225.00		
Boston bonds.....	52,750.00		
Massachusetts bonds.....	53,000.00		
Illinois bonds.....	34,375.00		
Trunk 2d.....	2,900.00		
United States 5 20s, 1864.....	66,330.00		
Baltimore and Ohio.....	35,000.00		
U. S.'5-20 registered bonds.....	90,000.00	82,500.00	
N. B. and Mercantile shares.....	2,400.00	1,025.00	
Total market value and amount loaned....	\$405,790.00	\$371,025.00	\$371,025.00

Cash in the company's principal office.....	2,349.33
Cash belonging to the company deposited in bank.....	149,344.33
Cash deposited at Rio Janeiro.....	4,635.42
Due from branches and agencies.....	1,369,148.81
Net premiums in due course of collection.....	73,818.71
Bills receivable, not matured.....	8,385.62
All other property belonging to the company.....	26,940.54
Interest due and accrued on stocks and bonds not included in "market value"...	13,371.56
Aggregate amount of fire assets of the company at their actual value.....	\$5,062,120.94

III. FIRE LIABILITIES.

Net amount of unpaid losses.....	\$433,303.81
Amount required to safely re-insure all outstanding risks.....	1,323,858.58
Unclaimed dividends.....	6,185.71
Bills payable.....	139,018.71
Re-insurances.....	605.40
All other demands against the company.....	126,302.10
Total amount of liabilities.....	\$2,029,274.31
Stock capital actually paid up in cash.....	1,250,000.00
Surplus beyond capital.....	1,782,846.65
Aggregate amount of fire liabilities, capital stock and surplus.....	\$5,062,120.96

IV. FIRE INCOME.

Net cash actually received for premiums.....	\$3,971,575.77
Received for interest and dividends on stocks and bonds, and stock loans.....	183,395.02
Income from all other sources.....	203.75
Profit in Great Western Railway stock sold.....	2,285.62
Amount required to re-insure 1871 outstanding risks now brought into account..	1,101,030.50
Aggregate amount of fire income received during the year in cash.....	<u>\$5,258,490.66</u>

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$2,521,829.23
Cash dividends actually paid.....	250,000.00
Paid or allowed for commissions or brokerage.....	604,564.83
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	438,395.19
Paid for taxes.....	2,189.08
All other payments and expenditures.....	2,793.27
Amount required to safely re-insure all outstanding risks, Dec. 31, 1872.....	1,323,858.58
Aggregate amount of fire expenditures during the year, in cash.....	<u>\$5,143,630.18</u>

UNITED STATES BRANCH NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

PRINCIPAL OFFICE IN U. S., 50 William Street, N. Y.

CHARLES E. WHITE, *Resident Manager.*

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 5-20 registered bonds, 1862.....	\$79,000.00	\$89,270.00
" " " " 1864.....	100,000.00	115,000.00
" " " " 1865.....	150,000.00	174,000.00
" " " " 1867.....	506,000.00	586,960.00
" currency 6 per cent. bonds.....	225,000.00	256,500.00
Illinois 6 per cent. coupon bonds.. ..	18,000.00	17,100.00
Alabama 8 per cent. coupon bonds.....	10,000.00	6,000.00
S. Carolina 6 per cent. old registered stock.....	20,000.00	5,000.00

Tennessee 6 per cent. funded coupon bonds....	6,000 00	3,660.00	
“ “ bonds.....	20,000.00	12,200.00	
Virginia consol 6 per cent. registered stock.....	37,300.00	18,650.00	
“ deferred certificates.....	18,700.00	2,057.00	
Total par and market value.....	\$1,190,000.00	\$1,286,397.00	\$1,286,397.00
Cash belonging to the company deposited in bank.....			313,943.29
Gross premiums in due course of collection, and balance due from agents.....			36,773.22
Bills receivable, not matured, taken for fire risks.....			2,711.06
Office furniture.....		\$7,983.25	
Aggregate amount of assets, at their actual value.....			\$1,639,824.57

II. LIABILITIES.

Losses adjusted and unpaid.....	\$5,417.94	
Losses unadjusted, including all reported and supposed losses...	\$39,155.61	
Losses resisted, including interests, costs, and expenses.....	31,700.00	
Net amount of unpaid losses.....		\$76,273.55
Re-insurance at 50 per cent. on fire risks under one year.....	\$629,597.92	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	170,503.65	
Amount required to safely re-insure all outstanding risks.....		800,101.57
Total amount of liabilities.....		\$876,375.12
Surplus.....		763,449.45
Aggregate amount of liabilities, and surplus.....		\$1,639,824.57

III. INCOME.

Gross cash received for premiums.....	\$1,648,091.02	
Deduct re-insurance and return premiums.....	227,039.75	
Net cash actually received for premiums.....		\$1,421,051.27
Interest and dividends on stocks and bonds and from all other sources.....		81,286.81
Premium on gold sold.....		3,210.63
Aggregate amount of expenditures during the year, in cash.....		\$1,505,548.71

IV. EXPENDITURES.

Net amount paid during the year for losses.....	\$949,192.85	
Paid or allowed for commissions or brokerage, including agents' commissions...	205,177.72	
Salaries, fees, and all other charges of officers, clerks, etc.....	104,578.39	
Paid for state, national, and local taxes.....	30,700.18	
All other payments and expenditures.....	105,089.16	
Amount remitted to home office.....	\$126,986.63	
Aggregate amount of expenditures during the year, in cash.....		\$1,394,738.30

QUEEN INSURANCE COMPANY.

LOCATED IN LIVERPOOL, ENGLAND.

[Incorporated, August 1858.]

JAMES MONCRIEFF WILSON, *Manager.*

THOMAS W. THOMSON, *Sub-Manager.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	£2,000,000	0	0
Whole amount of capital actually paid up in cash.....	179,800	0	0

II. ASSETS.

Real estate owned by company, unincumbered.....	£125,073	10	6
Loans on bond and mortgage, (first liens).....	115,682	1	7
Interest due and accrued on bonds and mortgage loans.....	1,822	0	0
Value of lands mortgaged, inclusive of buildings and perishable improvements (insured for £108,349 19 9).....	£196,879	5	7

Stocks and Bonds owned by the Company.

	Par value.	Cost.	
United States 6 per cent. bonds.....	\$520,000	£99,882	19 0
Alabama bonds.....	10,000	969	15 5
Canadian 5 per cent. bonds.....	£10,500 0 0	10,500	0 0
New Dominion 6 per cent. bonds.....	20,000 0 0	20,000	0 0
Berkenhead Gas and Water bonds.....	3,000 0 0	3,000	0 0
Mersey Docks and Harbor Board bonds..	12,424 12 3	12,097	10 9
City of Melbourne 6 per cent. bonds....	5,000 0 0	5,120	0 0
City of Geelong 6 per cent. bonds.....	2,000 0 0	2,000	0 0
City of Dunedin 7 per cent. bonds.....	1,200 0 0	1,270	0 0
British Government 3 per cent. consols..	5,000 0 0	4,572	1 1
Bombay, Baroda & Cent. India R'y stock,	5,000 0 0	5,188	17 6
Great Indian Peninsular Railway stock..	5,000 0 0	5,327	4 4
Great Western Railway preferred 5 perct.	10,000 0 0	11,183	6 8
Oceanic Steamship Co's debentures.....	20,000 0 0	20,000	0 0
Total cost value.....		£201,111	14 9
		£201,111	14 9

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
National Steam Co's shares.....	£1,000 0 0	£1,550 0 0	£1,000 0 0
Pacific " " " ".....	3,250 0 0	4,875 0 0	3,720 0 0
" " " ".....	1,100 0 0	1,650 0 0	1,300 0 0
Queen Insurance Co's shares.....	1,650 0 0	2,206 17 6	2,000 0 0

V. EXPENDITURES.

Gross amount paid for losses.....	£269,766	5	1	
Deduct re-insurance.....	32,559	1	3	
Net amount paid during the year for losses.....	£237,207	3	10	
Cash dividends actually paid.....	26,970	0	0	
Paid or allowed for commissions or brokerage.....	40,261	6	3	
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	28,978	2	0	}
Paid for state, national and local taxes.....				
All other payments and expenditures.....				
Aggregate amount of expenditures during the year in cash.....	£333,416	12	1	

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY.

PRINCIPAL OFFICE IN THE U. S. 216 Broadway, N. Y.

WM. H. ROSS, *Manager*.

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
U. S. 6 per cent. 1881 bonds, with U. S. Branch..	\$400,000.00	\$466,500.00	
U. S. 6 per cent. 1881 bonds, with Dep't. at Albany,	200,000.00	233,250.00	
U. S. 6 per cent. 1881 bonds, with Dep't. in Ohio.	100,000.00	116,625.00	
U. S. 6 per cent. 1881 bonds, with Dept. in Tenn....	20,000.00	23,325.00	
Alabama 5 per cent. Certificates, with Dept. in Ala.	10,000.00	7,000.00	
Total par and market value.....	\$730,000.00	\$846,700.00	\$846,700.00
Cash belonging to company deposited in bank.....			50,962.16
Interest due and accrued on stocks not included in "market value".....			333.33
Gross premiums in due course of collection.....			22,742.50
Office furniture.....		\$3,330.13	
Aggregate amount of all assets of the company at their actual value.....			\$920,737.99

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	41,312.91	
Losses resisted, including interest, costs and other expenses.....	14,328.37	
Net amount of unpaid losses.....		55,641.28

Re-insurance at fifty per cent. on fire risks under one year.....	\$477,235.46	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	58,603.31	
Amount required to safely re-insure all outstanding risks.....		\$535,838.77
Due and accrued for salaries, rents, and other expenses.....		1,333.33
Due for commissions and brokerage.....		3,411.32
Total amount of liabilities...		\$596,224.70
Surplus.....		324,513.29
Aggregate amount of all liabilities, and surplus.....		\$920,737.99

III. INCOME.

Cash received for premiums.....	\$1,254,173.49	
Deduct re-insurance, rebate, abatement and return premiums..	142,639.48	
Net cash received for premiums.....		\$1,111,534.01
Interest and dividends on stocks and bonds and from all other sources.....		17,773.02
Aggregate income received during the year in cash.....		\$1,129,307.03

IV. EXPENDITURES.

Net amount paid during the year for losses.....	\$595,473.78	
Paid or allowed for commissions or brokerage.....	164,580.67	
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	36,345.53	
Paid for state, national, and local taxes.....	29,986.59	
All other payments and expenditures.....	35,511.24	
Deposit premium returned during the year on perpetual fire risks..	\$12,778.25	
Aggregate amount of expenditures during the year, in cash.....		\$861,897.81

ROYAL INSURANCE COMPANY.

LOCATED IN LIVERPOOL, ENGLAND.

[Incorporated May 31, 1845.]

JOHN H. McLAREN, *Secretary, and Manager.*

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	£2,000,000	0	0
Whole amount of capital actually paid up in cash.....	289,095	0	0
Amount of unpaid but subscribed capital.....	1,638,205	0	0
Unallotted shares.....	72,700	0	0

II. ASSETS.

Real estate owned by the company, unencumbered.....	£200,480	8	9	
Loans on bond and mortgage, first liens.....	68,875	0	0	
Value of mortgaged premises.....	£178,500			
United States bonds and securities owned by the company, at cost.....	231,937	11	0	
Railway stocks and bonds owned by the company, at cost.....	769,888	11	11	
Amount loaned, secured by bonds, stocks, and other securities.....	922,834	10	9	
All other loans.....	74,132	19	1	
Cash in the company's principal office.....	420	11	11	
Cash belonging to the company deposited in bank.....	100,250	5	0	
Net premiums in due course of collection.....	£42	19	3	
Balance in hands of agents, branches and Ins. Companies....	34,422	9	5	
		34,465	8	8
Aggregate amount of assets, stated at their actual value.....	£2,403,285	7		

III. LIABILITIES.

Net amount of unpaid losses.....	£28,472	3	1
Re-insurance at forty per cent. on fire risks under one year.....	282,550	0	0
Re-insurance <i>pro rata</i> on fire risks running more than one year.....	31,608	0	0
Amount reclaimable by the insured on perpetual fire risks	4,767	3	11
Re-insurance fund under Life department.....	1,396,094	0	7
Cash dividends to stockholders remaining unpaid.....	1,162	18	0
Total liabilities, except capital stock.....	£1,744,654	5	7
Stock capital actually paid up in cash.....	289,095	0	0
Surplus beyond capital.....	369,536	1	6
Aggregate amount of liabilities, capital stock and surplus.....	£2,403,285	7	1

IV. INCOME.

Gross cash received for premiums.....	£1,025,863	19	2
Deduct re-insurance and return premiums.....	209,480	9	10
Net cash actually received for premiums.....	£816,383	9	4
Interest and dividends on stocks and bonds.....	£98,808	0	8
Income from all other sources.....	10,618	0	6
Total.....	£109,426	1	2
Less carried to Life Department.....	67,971	9	7
Total interest and dividends, fire department.....	41,454	11	7
Transfer fees.....	31	6	6
Deposit premiums (less 5 per cent.) received for perpetual fire risks, £682	6	4	
Aggregate amount of income received during the year in cash.....	£857,869	7	5

V. EXPENDITURES.

Net amount paid during the year for losses.....	£643,194	16	6
Cash dividends actually paid.....	38,546	0	0
Paid or allowed for commissions or brokerage.....	101,077	7	6
Salaries, fees, and all other charges of officers, clerks, etc.....	43,168	18	8
All other payments and expenditures.....	55,625	17	6
Amount of deposit premium returned on perpetual fire risks....	£203	1	6
Aggregate amount of expenditures during the year, in cash.....	£881,613	0	2

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY.

OFFICE IN UNITED STATES, 15 Devonshire Street, Boston, Mass.

FOSTER & COLE, *Managers.*

Attorney in Connecticut, EARL WARNER, JR., New London.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 6 per cent. currency bonds.....	\$753,000.00	\$861,243.75	
“ 5 per cent. bonds, 1874.....	171,000.00	188,741.25	
“ 5 per cent. 10.40 bonds.....	185,000.00	205,350.00	
“ 6 per cent. bonds, 1881.....	150,000.00	174,562.50	
Alabama 8 per cent. bonds.....	10,000.00	5,000.00	
Total par and market value.....	\$1,269,000.00	\$1,434,897.50	\$1,434,897.50
Cash belonging to the company deposited in bank.....			70,636.75
Interest due and accrued on stocks not included in market value.....			32,674.93
Gross premiums in due course of collection, in agents hands and in bank.....			289,774.90
Aggregate amount of assets of the company at their actual value.....			\$1,827,984.08

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	\$118,856.77	
Losses resisted, including interest, costs, and other expenses.....	55,331.03	
Net amount of unpaid losses.....		\$174,187.80
Re-insurance at fifty per cent. on fire risks under one year.....	\$886,730.18	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	237,323.48	
Amount required to safely re-insure all outstanding risks.....		1,124,053.66
Amount reclaimable by the insured on perpetual fire risks.....		19,578.62
Re-insurance fund under Life Department.....		114,375.00
Due for commissions and brokerage.....		19,409.21
Aggregate amount of liabilities.....		\$1,451,604.29

III. INCOME.

Gross cash received for premiums.....	\$2,322,052.07	
Deduct re-insurance, rebate, abatement and return premiums.....	259,456.06	
Net cash actually received for premiums.....		\$2,062,596.01
Interest and dividends on stocks and bonds, and from all other sources.....		69,000.00
Deposit premiums (less 5 per cent.) received for perpetual fire risks.....	\$988.00	
Aggregate amount of income received during the year in cash.....		\$2,131,596.01

IV. EXPENDITURES.

Net amount paid during the year for losses.....	\$1,337,226.94
Paid or allowed for commissions or brokerage.....	} 444,719.01
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	
Paid for state, national, and local taxes.....	
Amount of deposit premium returned on perpetual fire risks.....	\$4,067.70
Aggregate amount of expenditures during the year, in cash.....	<u>\$1,781,945.95</u>

SCOTTISH COMMERCIAL INSURANCE COMPANY.

LOCATED IN GLASGOW, SCOTLAND.

[Incorporated August 8, 1865.]

ALEXANDER CRUM, *Chairman.*FREDRIC J. HALLOWS, *Manager and Secretary.*

I. CAPITAL.

Whole amount of joint or guaranteed capital authorized.....	£1,000,000	0	0
Whole amount of capital actually paid up in cash.....	80,000	0	0
Unpaid, but subscribed capital, for which notes or other obligations are held..	720,000	0	0

II. ASSETS.

Real estate owned by company, unincumbered.....	£11,112	18	5
Loans on bond and mortgage, not more than one years interest due.....	9,458	3	7
Value of lands mortgaged.....	£12,610	18	1

Stocks and Bonds owned by the Company.

	Par value.	Cost.	
United States 5-20 bonds, 1887 (\$214,000)..	£48,150 0 0	£45,150 14 7	
North British Railway Co. No. 1 pref. stock.	656 5 0	585 14 0	
“ “ “ “ 2 “ “	1,000 0 0	870 0 0	
“ “ “ “ Cons'd lien stock,	357 10 0	293 16 0	
Madras Railway Co. 5 per cent. capital stock,	1,000 0 0	1,090 0 0	
Glas. & S. W. R'y Co. per'l guar. stock No. 1,	10 0 0	13 15 0	
Scottish Commercial Ins. Co.....	100 0 0	110 0 0	
Caledonian R'y Co. Scottish Md. pref. stock,	400 0 0	553 14 9	
Young's Paraffine L. & M. Oil Co. De. bonds,	2,000 0 0	2,000 0 0	
City & Suburban Gas Co. Gas annuities....	150 0 0	300 14 9	
Columbo Gas & Water Co. debenture bonds..	500 0 0	500 0 0	
Total par and market value.....	<u>£54,323 15 0</u>	<u>£51,468 9 1</u>	<u>£51,468 9 1</u>

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Abersyth & W. Coast R'y Co. 5 per ct. pref. stock, £16,670 0 0 }			£16,666 13 4	
B. & M. Tydfil R'y Co. 5 per ct. pref. united stock, 4,500 0 0 }				
Clyde Navigation Co. bond.....	300 0 0	300 0 0	100 0 0	
" " " "	250 0 0	250 0 0 }	650 0 0	
Glasgow Improvement Trust bond.....	500 0 0	500 0 0 }		
Scottish Commercial Insurance Co.....	2,007 0 0	2,408 8 0	1,644 0 0	
Total amount loaned.....			£19,060 13 4	£19,060 13 4

All other loans made by the company.....		£2,424 7 4
Cash in Company's principal office in currency.....	£43 6 2	
Cash belonging to company deposited in bank.....	14,072 12 1	
Current account.....	1,570 14 7	
Total amount of cash items.....		£15,686 12 10
Interest due and accrued on stocks not included in "market value"..... }		495 5 7
Interest due and accrued on collateral loans..... }		
Balances due by agents and other companies.....		28,280 4 2
Bills receivable, taken for fire risks, being remittances from Foreign agents....		1,673 13 10
Office furniture.....		793 5 1
Aggregate amount of assets.....		£140,453 13 3

III. LIABILITIES.

Total gross claims for losses.....	£7,800 0 0	
Deduct salvage claims.....	1,500 0 0	
Net amount of unpaid losses.....		£6,300 0 0
Amount required to safely re-insure all outstanding risks.....		26,231 0 0
Re-insurance fund under the Life Insurance department.....		14,097 18 7
Outstanding dividends.....		6 6 5
Due and accrued for salaries, rents, etc.....		219 13 11
Total amount of liabilities.....		£46,854 18 11
Stock capital actually paid up in cash.....		80,000 0 0
Surplus beyond capital.....		13,598 14 4
Aggregate amount of all liabilities, paid-up capital and surplus.....		£140,453 13 3

IV. INCOME.

Gross cash received for premiums.....	£80,998 9 9	
Deduct re-insurance, rebate, and return premium.....	13,180 6 3	
Net cash actually received for premiums.....		£67,818 3 6
Received for interest on bonds and mortgages, and dividends on stocks and bonds,		3,309 15 8
Income from all other sources.....		6,417 3 9
Transfer fees.....		17 10 0
Received for increased capital.....	£28,575 0 0	
Life income from all sources.....		4,936 13 11
Aggregate income received during the year in cash.....		£82,499 6 10

V. EXPENDITURES.

Gross amount paid for losses.....	£60,654 18 1	
Deduct re-insurance and salvages.....	16,263 10 1	
Net amount paid for losses.....		£44,391 8 0
Cash dividends paid.....		3,599 15 0
Paid or allowed for commissions or brokerage.....		9,474 16 2
Paid for salaries, fees, and charges of officers, clerks, &c.....		8,370 11 0
Life claims and expenses....		867 4 3
Aggregate expenditures during the year in cash.....		£66,703 14 5

UNITED STATES BRANCH SCOTTISH COMMERCIAL INSURANCE COMPANY.

JAMES M. RANKIN, *Resident Manager.*

Attorney in Connecticut, GEO. B. FISHER, Hartford.

I. ASSETS.

Stocks and bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 1867 registered bonds.....	\$200,000.00	\$230,000.00	
" " " " " "	50,000.00	57,500.00	
" " " 1881 " "	85,000.00	98,706.25	
Total par and market value.....	\$335,000.00	\$386,206.25	\$386,206.25

Cash in company's principal office.....	2,289.12
Cash belonging to the company deposited in bank.....	4,435.76
Net premiums in due course of collection.....	23,024.77
Aggregate amount of all assets of the company, at their actual value.....	\$415,955.90

II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,985.45
Losses unadjusted and unpaid.....	3,000.00
Total Gross claims for losses.....	\$5,985.45
Deduct re-insurance.....	6.72
Net amount of unpaid losses.....	\$5,978.73
Re-insurance at fifty per cent. on fire risks under one year.....	\$73,079.89
Re-insurance at <i>pro rata</i> on fire risks running more than one year.....	1,084.32
Amount required to safely re-insure all outstanding risks.....	74,164.21
Due and accrued for salaries, rent, advertising, etc.....	8,929.71
All other demands against the company.....	1,184.38
Aggregate amount of liabilities.....	\$90,257.03

III. INCOME.

Gross cash received for premiums.....	\$153,809.05	
Deduct only re-insurance, rebate, and return premiums....	10,556.71	
Net cash actually received for premiums.....		\$142,752.34
Interest and dividends on stocks and bonds, and from all other sources.....		22,444.82
Aggregate amount of income received during the year in cash.....		<u>\$165,197.16</u>

IV. EXPENDITURES.

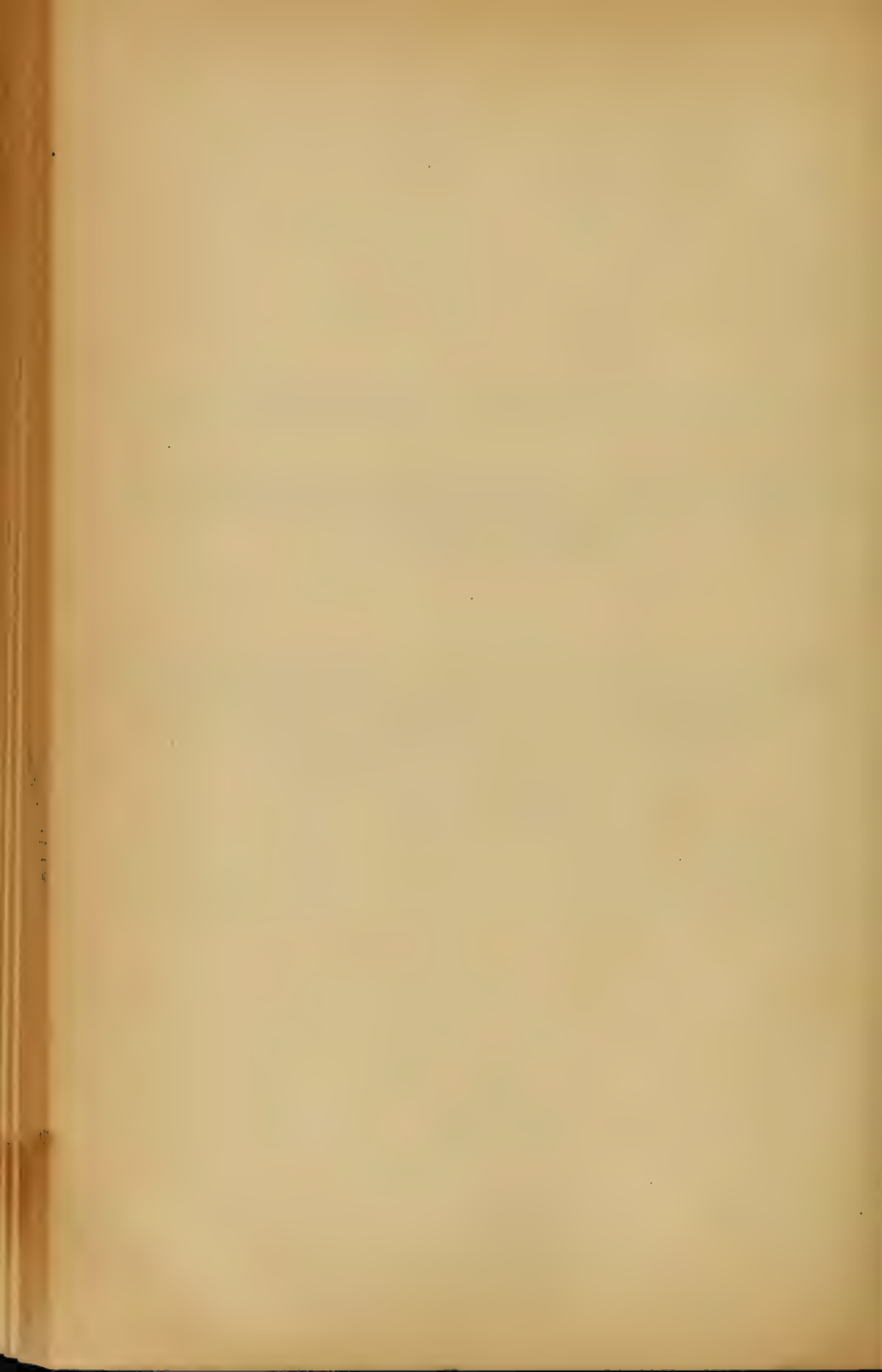
Gross amount paid for losses.....	\$8,021.01	
Deduct re-insurance and salvages.....	122.36	
Net amount paid during the year for losses.....		7,898.65
Paid or allowed for commissions or brokerage.....		19,383.44
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		15,955.21
Paid for state, national, and local taxes in this and other States.....		3,767.33
All other payments and expenditures.....		<u>16,792.18</u>
Aggregate amount of expenditures during the year, in cash.....		<u>\$63,796.81</u>



MUTUAL FIRE INSURANCE COMPANIES OF
OTHER STATES.

...

ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS
OF THE MUTUAL FIRE INSURANCE COMPANIES OF
OTHER STATES, SHOWING THEIR CON-
DITION ON THE 31ST DAY OF
DECEMBER, 1873.



HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN SALEM, MASS.

[Incorporated March 14, 1843.]

AUGUSTUS STORY, *President.*

THOMAS H. JOHNSON, *Secretary.*

Attorney in Connecticut, S. T. HOLBROOK, Norwich.

I. ASSETS.

Real estate owned by the company, unencumbered.....	\$55,000.50
Loans on bond and mortgage, first liens.....	\$6,500.00
Interest due and accrued on bonds and mortgage loans.....	77.77
Value of lands mortgaged.....	\$3,100.00
Buildings mortgaged, (insured for \$6,500 as collateral).....	11,500.00
Total value of mortgaged premises.....	<u>\$14,600.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States 5-20 loan, 1865, 6s, gold.....	\$6,500.00	\$7,507.50
“ “ “ 1867, 6s, gold.....	7,500.00	8,690.25
Massachusetts State bonds, 1893, 5s, gold.....	4,000.00	4,000.00
Boston, Mass., City loan, 1876, 6s, registered....	1,000.00	990.00
Bangor, Me., “ 1874, 6s.....	1,000.00	990.00
Chelsea, Mass., “ 1892, 6s.....	17,000.00	15,980.00
Lynn, Mass., “ 1884, 6s.....	5,000.00	4,750.00
Lowell, Mass., “ 1890, 6s.....	4,000.00	3,800.00
Milwaukee, Wis., “ 1891, 5s.....	2,500.00	2,125.00
Portland, Me., City Bridge loan, 1887, 6s.....	5,000.00	4,750.00
“ Water Co. bonds, 1888, 6s, gold..	5,000.00	4,500.00
Salem, Mass., City loan, 1876, 6s.....	2,000.00	1,960.00
“ “ 1891, 6s.....	10,000.00	9,200.00
National Exchange Bank stock, Salem.....	3,100.00	3,689.00
Mercantile National Bank stock, “	3,500.00	4,200.00
Salem National Bank stock, “	13,700.00	16,851.00
National Bank of Commerce stock, Boston.....	6,000.00	6,900.00
National Bank of Republic stock, “	5,000.00	6,400.00
Merchants National Bank stock, “	5,000.00	6,750.00
Revere National Bank stock, “	4,000.00	4,640.00

Pitt., Ft. Wayne & Chicago R. R. stock, 7s, guar.	10,000.00	8,800.00	
Ogdensburgh & L. Cham. R. R. stock.....	5,000.00	2,850.00	
Old Colony R. R. stock.....	3,100.00	3,417.75	
Port., Ports. & Saco R. R. stock.....	5,000.00	6,150.00	
Chicago, Burlington & Quincy R. R. bonds, 7s...	16,500.00	14,850.00	
Eastern R. R. bonds, 7s, 1882.....	10,000.00	9,750.00	
“ “ 6s, 1888.....	5,000.00	4,500.00	
“ “ 6s, 1889.....	5,000.00	4,500.00	
Mich. So. & No. Ind. R. R. bonds, 7s, 2d mort...	3,500.00	3,500.00	
Old Colony R. R. bonds, 7s, 1877.....	5,000.00	5,000.00	
Philad. & Reading R. R. bonds, 7s, registered...	10,000.00	10,100.00	
Vt. Cent., and Vt. & Canada R. R. bonds, 8s...	2,000.00	1,600.00	
Total par and market value.....	\$190,900.00	\$193,690.50	\$193,690.50

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Naumkeag Cotton Co. stock, Salem.....	\$ 800	\$ 928	} \$1,500	
“ National Bank stock, Salem.....	300	420		
Central National Bank stock, Lynn.....	400	500		
Salisbury Mills Co. stock.....	10,000	9,800	10,000	
Chicago, Bur. & Quincy R. R. stock.....	1,000	970	} 1,342.58	
Butchers Slaughtering & Melting Association bond.....	500	500		
Total par and market value and amount loaned.....	\$13,000	\$13,118	\$12,842.58	\$12,842.58

Cash in the company's principal office.....	15,030.91
Cash belonging to the company deposited in bank.....	8,496.14
Interest due and accrued on stocks not included in "market value".....	1,662.08
Interest due and accrued on collateral loans.....	291.65
Gross premiums in due course of collection.....	671.87
Aggregate amount of assets, at their actual value.....	\$294,263.50

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$1,200.00	
Losses resisted, including interest, costs, and other expenses.....	700.00	
Net amount of unpaid losses.....		\$1,900.00
Re-insurance at fifty per cent. on fire risks under one year....	\$19,067.96	
Re-insurance 50 per ct. on fire risks running more than one year	155,017.92	
Amount required to safely re-insure all outstanding risks.....		174,085.88
Due for commissions and brokerage, \$98.04; return premiums, \$133.74.....		231.78
Total liabilities.....		\$176,217.66
Surplus.....		118,045.84
Aggregate amount of liabilities, and surplus.....		\$294,263.50

III. INCOME.

Net cash received for premiums.....	\$112,751.28
Received for interest on bonds and mortgages.....	563.94
Interest and dividends on stocks and bonds, and from all other sources.....	14,640.15
Income received from all other sources, viz: rents.....	2,481.61
Aggregate amount of income received during the year in cash.....	\$130,436.98

IV. EXPENDITURES.

Net amount paid for losses.....	\$119,094.07
Cash dividends actually paid.....	7,832.99
Paid or allowed for commissions or brokerage.....	17,698.26
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	7,536.33
Paid for state, national, and local taxes.....	1,909.90
All other payments and expenditures.....	2,575.55
Aggregate amount of expenditures during the year, in cash.....	<u>\$156,647.10</u>

LYCOMING FIRE INSURANCE COMPANY.

LOCATED IN MUNCY, PENN.

[Incorporated March 20, 1840.]

JOSHUA BOWMAN, *President*.JAMES M. BOWMAN, *Secretary*.

Attorney in Connecticut, GEORGE S. LESTER, New Haven.

I. ASSETS.

Real estate owned by the company, unencumbered.....	\$15,600.00
Loans on bond and mortgage, (first liens,).....	\$2,000.00
Interest due and accrued on bond and mortgage loans.....	438.66
Value of the lands mortgaged.....	\$15,000.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Union Banking Co. stock, Philadelphia, Penn...	\$6,400.00	\$6,400.00	
Borough of Tyrone, Blair Co., 6 per cent. bond..	100.00	100.00	
Catawissa 7 per cent. mort. bonds, 1870.....	10,000.00	10,000.00	
Total par and market value.....	<u>\$16,500.00</u>	<u>\$16,500.00</u>	\$16,500.00

Cash belonging to the company deposited in bank.....	171,145.55
Interest due and accrued on stocks not included in "market value"....	350.00
Net premiums in due course of collection.....	49,775.61
Bills receivable, \$3,761.28; judgments, \$4,126.79: total.....	7,888.07
Net assessments in process of collection.....	60,447.22
Office furniture, safes, &c.....	\$4,000.00
Net assessments due on premium notes.....	135,221.11
Premium notes.....	\$5,302,788.34

Gross amount of cash assets of the company at actual value..... \$459,366.22

II. LIABILITIES.

Losses adjusted and unpaid.....	\$101,578.82	
Losses unadjusted, including all reported and supposed losses....	\$27,885.15	
Losses resisted, including interest, costs and expenses.....	18,000.00	
Net amount of unpaid losses.....		\$147,463.97
Amount required to safely re-insure all outstanding risks.....		250,952.56
Due and accrued for taxes.....		6,726.57
Total liabilities.....		\$405,143.10
Surplus		54,223.12
Aggregate amount of liabilities and surplus.....		\$459,366.22

III. INCOME.

Gross cash received for premiums.....	\$674,435.00	
Deduct re-insurance and return premiums.....	117,501.19	
Net cash received for premiums.....		\$556,933.81
Received for interest.....		1,953.78
Received from assessments collected.....		236,450.39
Aggregate amount of income.....		\$795,337.98

IV. EXPENDITURES.

Gross amount paid for losses.....	\$512,293.05	
Deduct salvages and re-insurance.....	317.82	
Net amount paid for losses.....		\$511,975.23
Paid or allowed for commissions or brokerage.....		113,754.54
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		16,366.63
Paid for state, national, and local taxes.....		10,484.15
Paid for services of adjusters.....		13,273.37
All other payments and expenditures.....		65,593.13
Aggregate amount of expenditures during the year, in cash.....		\$731,447.05

MERCHANTS AND FARMERS MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN WORCESTER, MASS.

[Organized or Incorporated April 1, 1846.]

ISAAC DAVIS, *President.*

E. B. STODDARD, *Secretary.*

Attorney in Connecticut, RALPH GILLET, Hartford.

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$50,000.00
Loans on bond and mortgage, (first liens,).....		6,350.00
Value of lands mortgaged.....	\$10,500.00	
Value of buildings mortgaged, (insured for \$8,300).....	14,000.00	
Total value of mortgaged premises.....	\$24,500.00	

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Quinsigamond Bank.....	\$800.00	\$1,072.00	
Central National Bank.....	2,000.00	2,700.00	
Mechanics National Bank.....	1,300.00	1,755.00	
U. S. 5-20 registered bonds.....	1,000.00	1,150.00	
Worcester and Nashua R. R. Co. bonds.....	10,000.00	10,000.00	
“ “ “ “ stock.....	10,000.00	9,500.00	
City of Lawrence bond.....	10,000.00	9,113.38	
City of Worcester bond.....	35,000.00	35,000.00	
Town of Marlboro bond.....	3,000.00	3,000.00	
Total par and market value.....	\$73,100.00	\$73,290.38	\$73,290.38

All other loans.....	\$55,000.00
Cash belonging to company deposited in bank.....	17,562.25
Interest due and accrued on stocks not included in “market value”.....	74.00
Interest due and accrued on collateral loans.....	8.60
Gross premiums in due course of collection.....	3,638.82
Office furniture and supplies.....	\$500.00
Premium notes liable to assessment.....	256,388.71

Aggregate amount of cash assets of the company at their actual value.... \$206,741.45

II. LIABILITIES.

Net amount of unpaid losses.....		5,736.88
Total amount of premiums outstanding.....	\$256,388.71	
Amount required to safely re-insure all outstanding risks.....		\$128,194.35
Premium reserve or re-insurance to cover contingencies.....		45,000.00
Cash dividends to policy holders remaining unpaid.....		320.12
All other demands against the company.....		660.82
Aggregate amount of liabilities.....		<u>\$179,912.17</u>

III. INCOME.

Gross cash received for premiums.....	\$56,882.28	
Deduct re-insurance, and return premiums.....	4,390.74	
Net cash received for premiums.....		\$52,491.54
Received for interest on bonds and mortgages.....		454.50
Interest and dividends on stocks and bonds and from all other sources.....		25,861.55
Income received from all other sources.....		169,385.25
Aggregate income received during the year in cash.....		<u>\$248,192.84</u>

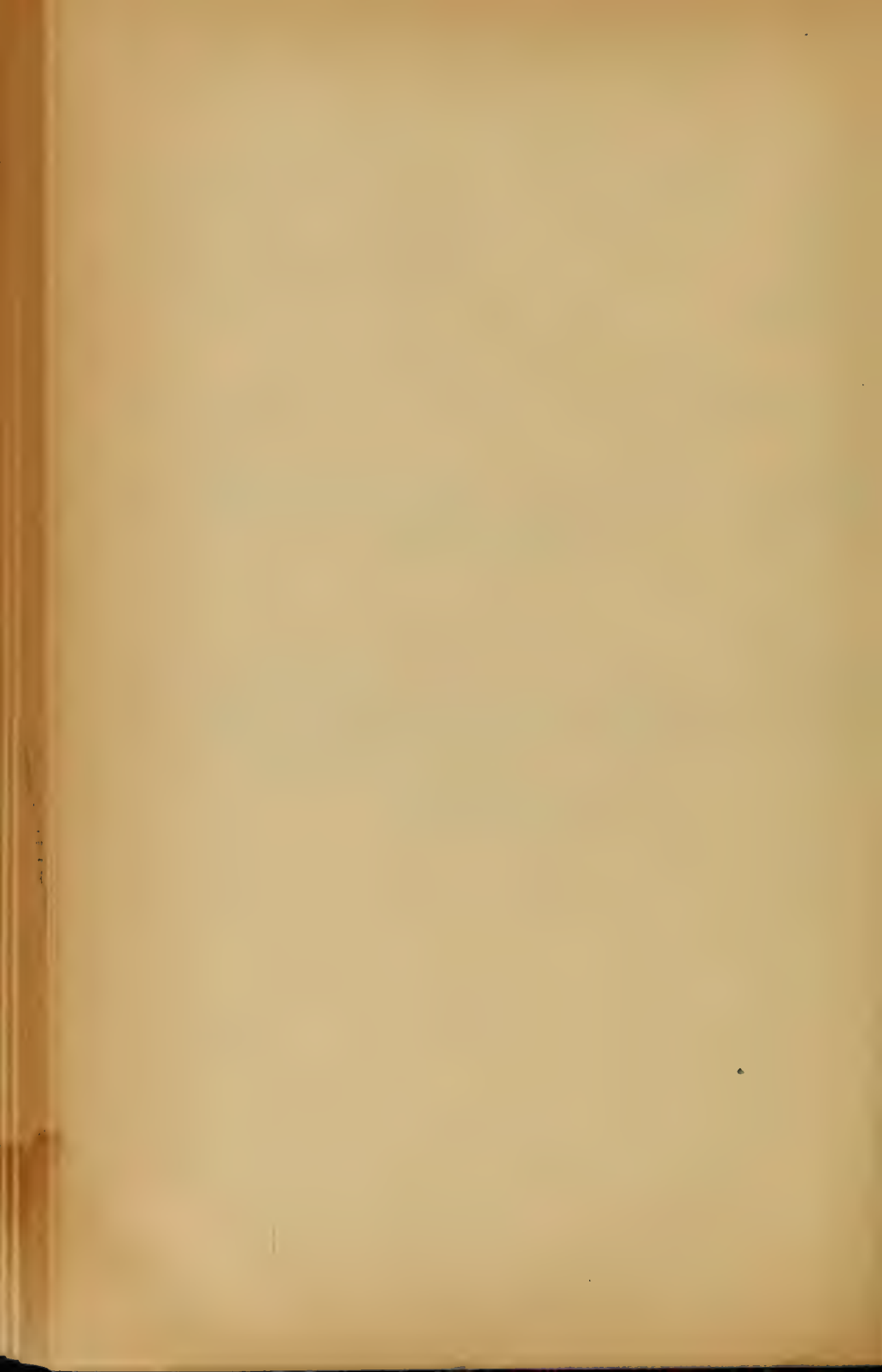
IV. EXPENDITURES.

Net amount paid during the year for losses.....		\$424,098.78
Cash dividends actually paid.....		334.23
Paid or allowed for commissions or brokerage.....		8,390.95
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....		7,507.78
Paid for state, national and local taxes.....		2,705.20
All other payments and expenditures.....		5,768.48
Aggregate amount of actual expenditures during the year, in cash.....		<u>\$448,805.42</u>

MUTUAL FIRE INSURANCE COMPANIES OF CONNECTICUT.



ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS
OF THE MUTUAL FIRE INSURANCE COMPANIES
OF THIS STATE, SHOWING THEIR CON-
DITION ON THE 31ST DAY OF
DECEMBER, 1873.



DANBURY MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN DANBURY, CONN.

[Incorporated, 1850.]

FREDERICK S. WILDMAN, *President.*

WILLIAM S. PECK, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Town of Danbury note.....	\$ 200.00	\$ 200.00	
" " "	700.00	700.00	
" " "	1,000.00	1,000.00	
" " "	1,000.00	1,000.00	
" " "	700.00	700.00	
" " "	4,500.00	4,000.00	
Benedict & Nickols "	500.00	500.00	
Total par and market value.....	<u>\$8,600.00</u>	<u>\$8,100.00</u>	\$8,100.00

Cash in the office of the company.....	234.96
Deposited in Savings Bank of Danbury.....	2,185.02
Gross amount of assets.....	<u>\$11,019.98</u>
Premium notes held by the company (being 266 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$7,961.16</u>

II. INCOME.

Gross cash received for premiums.....	\$468.08
Deduct re-insurance and return premiums.....	16.16
Net cash received for premiums.....	<u>\$451.92</u>
Gross cash income received during the year.....	<u>\$451.92</u>

III. EXPENDITURES.

Net amount paid during the year for losses.....	\$108.00
Paid for commissions and brokerage.....	45.19
All other payments and expenditures.....	76.00
Gross expenditures during the year.....	<u>\$229.19</u>

IV. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	\$308,703.10
Premium or deposit notes liable to assessment received on outstanding risks....	7,961.16
Whole amount of risks outstanding on property located in Connecticut.....	308,703.00
Risks written during the year, located in Connecticut.....	111,900.00
For the term of one year.....	1,500.00
For a term of more than one and not more than three years.....	110,400.00
Whole amount of risks terminated during the year.....	95,125.00
Losses occurring during the year on risks located in Connecticut.....	108.00
Premiums received during the year on risks in Connecticut.....	468.08

FARMERS MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN SUFFIELD, CONN.

[Incorporated, 1853.]

WILLIAM L. LOOMIS, *President.*WILLIAM H. REMINGTON, *Secretary.*

I. ASSETS.

Whole amount of assets, cash in office of company.....	\$400.47
--	----------

II. LIABILITIES.

Losses adjusted and unpaid, including interest thereon.....	\$333.50
Gross liabilities.....	\$333.50

III. INCOME.

Net amount of cash received for premiums.....	\$845.94
Interest and dividends from all sources.....	106.35
Assessment on premiums.....	2,885.03
Gross cash income during the year.....	\$3,837.32

IV. EXPENDITURES.

Amount actually paid for losses.....	\$5,225.29
Net amount of losses for the year.....	\$5,225.29
Paid or allowed for salaries, fees, &c.....	180.00
Paid for state, national, and local taxes, and fees.....	25.09
All other payments and expenditures.....	17.75
Gross cash expenditures during the year.....	\$5,448.13

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	\$958,492.00
Premium or deposit notes liable to assessment received on outstanding risks....	117,654.00
Whole amount of risks outstanding on property located in Connecticut.....	954,492.00
Amount of risks written during the year, located in Connecticut.....	28,125.00
For a term of more than three years.....	28,125.00
Amount of risks terminated during the year.....	12,015.00
Losses during the year on risks of the company.....	5,558.79
Premiums received during the year on risks in Connecticut.....	4,855.00
Amount of assessments during the year on premium or deposit notes.....	2,885.03

FARMINGTON VALLEY MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN FARMINGTON, CONN.

[Incorporated July 20th, 1853.]

AUGUSTUS WARD, *President.*

RICHARD H. GAY, *Secretary.*

I. ASSETS.

Cash on hand in the office of the company.....	\$17.56
Deposited in Farmington Savings Bank.....	2,653.81
Gross amount of assets, except premium notes.....	<u>\$2,671.37</u>
Amount of premium or deposit notes held by the company (being 78 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$8,190.18</u>

II. LIABILITIES.

Due and accrued for state and local taxes, and fees.....	\$30.00
Gross liabilities.....	<u>\$30.00</u>

III. INCOME.

Amount of cash received for premiums.....	\$142.79
Deduct re-insurance and return premiums.....	1.25
Net amount of actual cash premiums.....	<u>\$141.54</u>
Dividends, Farmington Savings Bank.....	163.37
Gross income received during the year.....	<u>\$304.91</u>
Amount of premium or deposit notes liable to assessment received.....	\$741.00

IV. EXPENDITURES.

Net amount of losses for the year.....	\$25.00
Paid for salaries, fees, and all other charges of officers, clerks, etc.....	12.25
Paid state, national, and local taxes.....	18.05
All other payments and expenditures.....	10.50
Gross cash expenditures during the year.....	<u>\$65.80</u>

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	\$67,833.00
Premium or deposit notes liable to assessment received on outstanding risks....	8,190.18
Amount of risks written during the year.....	5,650.00
Amount of risks terminated during the year.....	6,575.00

GREENWICH MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN GREENWICH, CONN.

[Organized or Incorporated May, 1855.]

THOMAS A. MEAD, *President*.

JOHN DAYTON, *Secretary*.

I. ASSETS.

Cash loaned on bond and mortgage of real estate.....	\$500.00
Personal notes.....	3,530.25
Deposited in Greenwich Savings Bank, Greenwich, Conn.....	1,013.70
In the Stamford Savings Bank, Stamford, Conn.....	1,512.10
In the Citizens Savings Bank, Stamford, Conn.....	823.83
Amount of cash on hand in the office of the company.....	327.90
Amount due or accrued on foregoing investments.....	249.00
All other property belonging to the company.....	100.00
Gross assets of the company except premium notes.....	<u>\$8,056.78</u>
Amount of premium or deposit notes held by the company (being 143 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$17,797.02</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	260.00
Gross premiums on outstanding risks.....	\$2,827.87
Re-insurance fund taken at 50 per cent.....	1,413.94
Amount of national, state, and local taxes due or accrued.....	57.38
All other demands against the company.....	206.50
Gross liabilities of the company.....	<u>\$1,937.82</u>

III. INCOME.

Amount of cash received for premiums.....	\$734.89
Deduct return premiums and re-insurance.....	1.85
Net cash received for premiums.....	\$733.04
Received for interest on mortgages of real estate.....	30.00
Received for interest and dividends from all other sources.....	382.79
Gross income received.....	\$1,145.83
Amount of premium or deposit notes liable to assessment received.....	\$17,797.02

IV. EXPENDITURES.

Paid for salaries, fees, and other charges of officers, clerks, and other employés..	150.00
Paid for state and local taxes.....	57.38
Paid for rent.....	25.00
Gross expenditures.....	232.38

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	\$341,060.00
Amount of premium or deposit notes liable to assessments received on outstanding risks.....	17,797.02
Amount of cash deposits received on outstanding risks.....	2,827.78
Amount of risks on property located in the State of Connecticut.....	341,060.00
Amount of risks written during the year.....	76,725.00
For the term of one year.....	22,150.00
For a term of more than one year and not more than three years.....	33,600.00
For a term of more than three years.....	20,975.00
Amount of risks terminated during the year.....	84,650.00
Losses during the year on risks of the company.....	260.00
Premiums received during the year on risks in the state of Connecticut.....	734.89

HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized, 1831.]

JULIUS CATLIN, *President.*

WILLIAM A. ERVING, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 bonds.....	\$5,000.00	\$5,750.00	
“ “ 6s of 1881 bonds.....	5,000.00	5,850.00	
State of Connecticut bonds.....	15,000.00	15,000.00	
“ “ untaxable bonds.....	5,000.00	5,150.00	
Hartford City water bonds.....	30,000.00	28,500.00	
“ “ scrip.....	1,000.00	950.00	
“ Town bonds (for Conn. W. R. R.) untaxable,	12,000.00	11,760.00	
“ “ bonds “ “ V. R. R.).....	6,000.00	5,880.00	
“ “ war bonds.....	1,000.00	950.00	
West Middle School District bonds (Hartford)...	10,000.00	10,000.00	
Middletown City water bonds.....	14,000.00	12,600.00	
H.R.&P.C.R.R. (guar. by N.Y.N.H. & H.R.R.Co.)	10,000.00	10,000.00	
Conn. Western R. R. bonds.....	2,000.00	1,500.00	
Hartford National Bank stock.....	7,100.00	11,076.00	
Phoenix “ “ “	1,500.00	2,250.00	
American “ “ “	4,000.00	4,640.00	
Charter Oak “ “ “	400.00	500.00	
Bills receivable.....	734.21	734.21	
Total par and market value.....	\$129,734.21	\$133,090.21	\$133,090.21
Amount of cash on hand in the office of the company.....			\$746.42
Deposited in Hartford National Bank... ..			10,025.44
Due from agents for premiums collected and in course of transmission.....			3,787.57
Due and not included in the preceding items, for premiums unpaid and in course of collection.....			322.58
Interest due or accrued on the foregoing investments, not included in market value,			591.65
Gross assets.....			\$148,563.87
Amount of premium liens held by the company, which are liable to future assessments for payment of claims, deducting the amount already assessed or collected thereon.....			\$1,800,530.24

II. LIABILITIES.

Losses adjusted and unpaid, including interest thereon.....	3,750.00
Losses resisted, including interest, costs and other expenses thereon.....	1,273.25
Gross premiums on outstanding risks.....	\$90,026.51
Re-insurance fund, taken at 50 per cent.....	45,013.26
Amount of taxes due or accrued.....	901.05
All other demands against the company.....	400.00
Gross amount of liabilities.....	<u>\$51,337.56</u>

III. INCOME.

Amount of cash received for premiums.....	\$36,665.48
Deduct return premiums.....	<u>2,440.51</u>
Net amount of cash premiums.....	\$34,225.97
Received for interest and dividends from all sources, including premium on coin.....	<u>13,304.68</u>
Gross amount of income.....	\$47,530.65
Amount of premium liens liable to assessments actually received.....	<u>\$733,309.64</u>

IV. EXPENDITURES.

Net amount of losses for the year.....	\$27,952.89
Paid or allowed for commissions or brokerage.....	5,133.88
Salaries and other charges of officers, clerks, and other employes.....	4,425.00
Paid for state, national, and local taxes.....	874.65
Paid for rents.....	575.00
All other payments and expenditures.....	<u>2,098.54</u>
Gross amount of expenditures.....	<u>\$41,059.96</u>

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	\$18,628,674.79
Premium liens liable to assessment received on outstanding risks.....	1,800,530.24
Risks written during the year, located in Connecticut.....	7,590,655.83
Losses occurring during the year on risks.....	29,726.24

HARWINTON MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN HARWINTON, CONN.

[Incorporated May, 1856.]

HART BARKER, *President*.ADDISON WEBSTER, *Secretary*.

I. ASSETS.

Amount of premium or deposit notes held by the company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$8,614.07
---	------------

II. LIABILITIES.

Gross amount of liabilities, state and local taxes.....	\$10.00
---	---------

III. INCOME.

Gross income for the year, Policies issued.....	\$27.00
Premium or deposit notes liable to assessment received.....	\$1,525.12

IV. EXPENDITURES.

Net amount of losses for the year.....	\$797.00
--	----------

V. GENERAL ITEMS.

Amount of losses during the year.....	\$797.00
Amount of risks outstanding.....	\$197,208.00

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN LITCHFIELD, CONN.

[Incorporated, 1833.]

CHARLES ADAMS, *President*.JASON WHITING, *Secretary*.

I. ASSETS.

Loans on bond and mortgage.....	\$14,676.62
---------------------------------	-------------

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Town orders.....	2,800.00	2,800.00	
Bridgeport bonds.....	1,000.00	973.00	
State of Missouri bonds.....	2,000.00	1,910.00	
United States bonds, 1881.....	3,000.00	3,615.00	
“ 5-20 bonds.....	8,000.00	9,520.00	
“ 10-40 bonds.....	2,500.00	2,812.50	
Litchfield Savings Society deposit.....	1,530.58	1,530.58	
Total par and market value.....	<u>\$20,830.58</u>	<u>\$23,161.08</u>	\$23,161.08

Loaned on personal security.....	16,190.00
Loaned on collaterals.....	12,050.00
Cash on hand in the office of the company.....	774.18
Cash deposited in 1st National Bank, Litchfield.....	276.07
Due from agents and in course of transmission.....	1,540.01
Interest due and accrued on the foregoing assets not included in market value..	1,226.72
Gross assets, except premium notes.....	<u>\$69,894.68</u>
Amount of premium or deposit notes held by the company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$41,881.12</u>

II. LIABILITIES.

All claims for losses, including interest thereon.....	\$1,200.00
All other demands against the company.....	437.50
Gross liabilities of the company.....	<u>\$1,637.50</u>

III. INCOME.

Gross cash received for premiums.....	\$4,284.59
Deduct re-insurance and return premiums.....	19.90
Net amount of cash premiums for the year.....	\$4,264.69
Received for interest on bonds and mortgages.....	1,049.79
Interest and dividends from all other sources.....	1,939.84
Gross cash income received during the year.....	<u>\$7,284.32</u>

IV. EXPENDITURES.

Net amount of losses for the year.....	\$2,340.00
Paid for salaries, fees, and all other charges of officers, etc.....	800.00
Interest paid.....	97
Paid for state and local taxes.....	374.96
All other payments and expenditures.....	557.49
Paid for rents.....	50.00
Gross cash expenditures during the year.....	<u>\$4,123.42</u>

V. GENERAL ITEMS.

Amount of risks outstanding on property located in Connecticut.....	\$3,512,951.00
Amount of risks written during the year.....	1,214,216.00
Amount of Risks terminated during the year.....	1,244,216.00
Losses occurring during the year.....	2,340.00
Premiums received during the year.....	4,264.69

MADISON MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN MADISON, CONN.

[Incorporated Aug. 18, 1855.]

GEORGE DOWD, *President*.A. M. DOWD, *Secretary*.

I. ASSETS.

Cash loans made by the company.....	\$962.00
Cash on hand in the office of the company.....	89.09
Cash deposited in Townsend Savings Bank.....	1,132.43
" in Connecticut Savings Bank.....	1,517.91
Due for premiums in course of collection.....	107.18
Interest due or accrued on the foregoing assets.....	6.00
Gross amount of assets, except premium notes.....	\$3,814.61
Premium or deposit notes held by the company (being 276 in number,) which are liable to future assessment for payment of claims, deducting the amount al- ready assessed or collected thereon.....	\$20,657.11

II. LIABILITIES.

Gross amount of premiums received in cash on outstanding risks...	\$1,104.43
Re-insurance fund, at fifty per cent.....	\$552.21
Amount due or accrued for taxes.....	28.61
All other demands against the company.....	23.40
Gross liabilities of the company.....	\$604.22

III. INCOME.

Net amount of cash premiums for the year.....	\$535.45
Interest and dividends from all other sources.....	202.30
Gross cash income received during the year.....	\$737.75
Premium or deposit notes liable to assessment received during the year.....	\$8,483.25

IV. EXPENDITURES.

Paid for salaries, fees, and all other charges of officers, clerks, etc.....	\$25.42
Paid for state and local taxes.....	24.15
All other payments and expenditures.....	46.50
Gross cash expenditures during the year.....	<u>\$96.07</u>

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	\$255,920.00
Premium or deposit notes liable to assessment received on outstanding risks....	20,657.11
Amount of risks written during the year.....	107,650.00
For the term of one year.....	1,600.00
For a term of more than one and not more than three years.....	106,050.00
Amount of risks terminated during the year.....	88,970.00
Premiums received during the year on risks in Connecticut.....	535.45

MIDDLESEX MUTUAL ASSURANCE COMPANY.

LOCATED IN MIDDLETOWN, CONN.

[Incorporated June 2, 1836.]

WM. R. GALPIN, *President*,H. F. BOARDMAN, *Secretary*.

I. ASSETS.

Stocks and bonds owned by the Company.

	Par Value.	Market Value.
Middlesex County Nat. Bank stock, Middletown..	\$7,500.00	\$8,475.00
Central Nat. Bank stock, Middletown.....	2,250.00	3,000.00
Middletown Nat. Bank stock, Middletown.....	1,125.00	1,500.00
First Nat. Bank stock, Middletown.....	15,000.00	15,000.00
National Park Bank stock, New York.....	1,000.00	1,220.00
American Exchange Nat. Bank stock, New York..	5,500.00	5,885.00
N. Y. Central & Hudson R. R. Co. stock.....	5,000.00	4,912.50
Chicago & R. Island R. R. Co. stock.....	5,000.00	4,993.33
Peoples Fire Ins. Co. stock, Middletown.....	7,000.00	1,400.00
U. S. coupon bonds, 6s of 1881.....	4,000.00	4,820.00
Middlefield Town bonds.....	17,500.00	17,500.00
Middletown " "	26,000.00	26,000.00
" City water bonds.....	300.00	300.00
Portland Town Bonds.....	15,000.00	15,000.00
N. H., M. & W. R. R. Co. first mortgage bonds....	10,000.00	5,000.00
Total par and market value	<u>\$122,175.00</u>	<u>\$115,005.83</u>
		<u>\$115,005.83</u>

Real estate owned by the company, unincumbered.....	\$45,000.00
Cash on hand in the office of the company.....	246.68
Deposited in the First National Bank.....	5,952.39
In the Farmers & Mechanics Savings Bank.....	26,218.89
In the Middletown Savings Bank.....	19,131.30
Due from agents for premiums collected and in course of transmission.....	4,990.16
Due and not included in the preceding items, for premiums unpaid and in course of collection.....	128.44
Interest due or accrued on the foregoing investments and assets.....	943.44
Gross amount of assets, except premium notes.....	<u>\$217,617.13</u>
Amount of premium liens held by the company (being 13,761 in number,) which are liable to future assessments for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$2,772,215.00</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	900.00
Gross premiums received in cash.....	\$198,382.70
Deduct re-insurance.....	93.00
Gross premiums on outstanding risks.....	<u>\$198,289.70</u>
Re-insurance fund taken at 50 per cent.....	\$99,144.85
Due or accrued for state and local taxes.....	1,179.55
All other demands against the company.....	65.23
Gross amount of liabilities.....	<u>\$101,289.63</u>

III. INCOME.

Gross amount received for premiums.....	\$51,463.53
Deduct return premiums and re-insurance.....	19,147.21
Net amount of cash for premiums.....	<u>\$32,316.32</u>
Interest and dividends from all other sources.....	10,405.82
Received for rents.....	2,533.02
Gross income received during the year.....	<u>\$45,255.16</u>
Whole amount of premium or deposit notes liable to assessment actually received during the year, \$528,801 ; less amount cancelled, \$274,782.....	<u>\$254,019.00</u>

IV. EXPENDITURES.

Net amount of losses for the year.....	\$19,234.19
Paid or allowed for commissions or brokerage.....	6,593.82
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	5,883.29
Paid for state, national and local taxes.....	1,846.23
All other payments and expenditures.....	3,147.64
Gross amount of expenditures during the year.....	<u>\$36,705.17</u>

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	\$24,224,867.25
Premium deposit notes liable to assessment received on outstanding risks.....	2,772,215.00
Cash deposits received on outstanding risks.....	198,382.70
Amount of risks written during the year.....	4,891,028.00
For a shorter term than one year.....	173,850.00
For the term of one year.....	260,711.00
For a term of more than one and not more than three years.....	1,695,524.00
For a term of more than three years.....	2,670,943.00
Amount of risks terminated during the year.....	2,499,713.00
Amount of losses occurring during the year.....	20,134.19
Premiums received during the year.....	51,463.53

NAUGATUCK VALLEY MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN ANSONIA, CONN.

[Organized 1871.]

J. H. BARTHOLOMEW, *President.*

JNO. L. LINDLEY, *Secretary.*

I. ASSETS.

Cash market value of Missouri land bonds.....	\$2,000.00
Cash loaned, secured by N. Y. Central Railroad bonds.....	500.00
Deposited in the Ansonia National Bank.....	162.06
Due from agents for premiums collected and in course of transmission.....	82.87
Interest due or accrued on the foregoing investments or assets.....	83.00
All other property owned by the company.....	25,438.25
Gross assets, except premium notes.....	<u>\$28,266.18</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$500.00
Gross cash premiums received.....	\$8,539.88
Deduct amount paid for re-insurance.....	<u>414.69</u>
Gross premiums on outstanding risks.....	\$8,125.19
Re-insurance fund, taken at 50 per cent.....	<u>\$4,062.59</u>
Gross amount of liabilities.....	<u>\$4,562.59</u>

III. INCOME.

Gross cash received for premiums.....	\$2,895.61
Deduct return premiums, and re-insurance.....	320.83
Net cash received for premiums.....	<u>\$2,574.78</u>
Interest and dividends from all other sources.....	167.57
Gross income received during the year in cash.....	<u>\$2,742.35</u>

IV. EXPENDITURES.

Net amount of losses for the year.....	\$2,370.00
Paid or allowed for commissions or brokerage.....	335.85
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	101.25
Amount paid for rents.....	125.00
All other payments and expenditures.....	191.79
Gross expenditures during the year.....	<u>\$3,123.89</u>

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	\$1,223,570.00
Amount of risks outstanding on property located in the State of Connecticut...	1,215,095.00
Amount of risks written during the year.....	409,368.00
For a shorter term than one year.....	18,800.00
For the term of one year.....	34,350.00
For a term of more than one and not more than three years.....	183,043.00
For a term of more than three years.....	173,175.00
Amount of risks terminated during the year.....	100,030.00
Losses occurring during the year on risks in the State of Connecticut.....	2,870.00
Premiums received during the year on risks in the State of Connecticut.....	2,870.61

NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN NORWICH, CONN.

[Organized or Incorporated, May, 1840.]

EBENEZER F. PARKER, *President.*

JOHN L. DEVOTION, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
Norwich City Gas Company stock.....	\$9,550.00	\$10,696.00
Hanover National Bank stock, New York.....	5,000.00	5,200.00
American Exchange National Bank stock N. Y....	4,000.00	4,360.00

National Park Bank stock, N. Y.....	4,000.00	5,200.00	
Merchants Exchange Nat. Bank stock, N. Y.....	3,000.00	2,250.00	
Dry Goods Bank stock, N. Y.....	3,000.00	3,090.00	
National Bank of Commerce stock, N. Y.....	2,000.00	2,240.00	
Com. Exchange Bank stock, N. Y.....	2,000.00	2,240.00	
Continental National Bank stock, N. Y.....	2,000.00	1,500.00	
Nassau Bank stock, N. Y.....	2,000.00	2,060.00	
National Bank of the State of New York stock....	1,000.00	1,100.00	
Metropolitan National Bank stock, N. Y.....	1,000.00	1,250.00	
St. Nicholas National Bank stock, N. Y.....	1,000.00	1,070.00	
Bank of America stock, N. Y.....	1,000.00	1,500.00	
Shetucket National Bank stock, Norwich.....	1,000.00	1,100.00	
Merchants National Bank stock, Norwich.....	400.00	440.00	
Great Western (Marine) Insurance Co. N. Y.....	1,200.00	1,200.00	
Total par and market value.....	\$43,150.00	\$46,656.00	\$46,656.00

Deposited in the Shetucket National Bank.....	\$1,775.16
In the Chelsea Savings Bank.....	4,000.00
In the Norwich Savings Society.....	1,500.00
Due from agents for premiums collected and in course of transmission.....	87.41
Gross amount of assets.....	\$54,018.57

II. LIABILITIES.

Gross premiums on outstanding risks.....	\$5,530.89	
Re-insurance fund, taken at 50 per cent.....		2,765.45
Gross amount of liabilities....		\$2,765.45

III. INCOME.

Cash received for premiums.....	\$3,285.50	
Deduct return premiums and re-insurance.....	28.84	
Net amount of cash premiums for the year.....		3,256.66
Interest and dividends from all other sources, including premium on coin.....		3,393.55
Gross amount of income.....		6,650.21

IV. EXPENDITURES.

Paid or allowed for commissions or brokerage.....	417.94
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	700.00
Paid for state, national, and local taxes.....	390.73
All other payments and expenditures.....	255.27
Gross amount of expenditures.....	\$1,763.94

V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$897,350.00
Amount of cash deposits received on outstanding risks.....	5,530.89
Amount of risks outstanding on property located in Connecticut.....	\$72,050.00
Amount of risks written during the year.....	615,135.00
For a shorter term than one year.....	26,310.00
For the term of one year.....	318,922.00
For a term of more than one and not more than three years.....	191,053.00
For a term of more than three years.....	78,850.00
Amount of risks terminated during the year.....	505,045.00
Premiums received during the year.....	3,108.53

NORWICH MUTUAL ASSURANCE COMPANY.

LOCATED IN NORWICH, CONN.

[Incorporated 1794.]

HENRY B. TRACY, *Secretary*.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States bonds, 5-20s.....	\$1,200.00	\$1,380.00	
Norwich National Bank stock.....	5,700.00	5,985.00	
Merchants National Bank stock.....	1,120.00	1,148.00	
First National Bank stock.....	400.00	412.00	
Total par and market value.....	\$8,420.00	\$8,925.00	\$8,925.00
Cash loaned.....			885.00
Cash belonging to the company deposited in bank.....			620.01
Gross assets of the company, except premium notes.....			\$10,430.01

II. LIABILITIES.

Gross premiums on outstanding risks.....	\$584.64
Re-insurance fund, taken at fifty per cent.....	\$292.32
State and local taxes due and accrued.....	85.65
All other liabilities, including unpaid dividends.....	656.91
Gross liabilities of the company.....	\$1,034.88

III. INCOME.

Net amount of actual cash premiums for the year.....	\$584.64
Interest and dividends from all other sources.....	740.93
Gross cash income received during the year.....	\$1,325.57

IV. EXPENDITURES.

Paid for salaries, fees, officers charges, &c.....	\$200.00
Paid for state and local taxes.....	85.65
Incidental expenses.....	20.00
Gross cash expenditures during the year.....	\$305.65

V. GENERAL ITEMS.

Amount of risks outstanding on property located in Connecticut.....	\$224,739.00
Amount of risks written during the year.....	5,500.00
For the term of one year.....	224,739.00
Amount of risks terminated during the year.....	214,729.00
Premiums received during the year on risks in Connecticut.....	584.64

ROCKVILLE MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN ROCKVILLE, CONN.

[Incorporated May, 1868.]

A. PARK HAMMOND, *President.*LEBBEUS BISSELL, *Secretary.*

I. ASSETS.

Cash deposited in the First National Bank, Rockville.....	\$809.55
Gross assets of the company, except premium notes.....	\$809.55
Amount of premium or deposit notes held by the company (being 112 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$2,872.19

II. INCOME.

Net amount of cash premiums for the year.....	\$167.47
Interest and dividends from all sources, including premium on coin.....	32.78
Gross cash income received during the year.....	\$200.25

III. EXPENDITURES.

Paid or allowed for commissions or brokerage.....	\$17.55
All other payments and expenditures.....	32.35
Gross cash expenditures during the year.....	<u>\$49.90</u>

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	\$92,925.00
Premium or deposit notes liable to assessment received on outstanding risks....	2,872.19
Risks outstanding on properly located in Connecticut.....	92,925.00
Whole amount of risks written during the year.....	26,275.00
For the term of one year.....	2,900.00
For a term of more than one and not more than three years.....	23,375.00
Whole amount of risks terminated during the year.....	27,025.00
Premiums received during the year on risks in Connecticut.....	167.47

STATE MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated May, 1867.]

RALPH GILLETT, *President.*ISAAC CROSS, JR., *Secretary.*

I. ASSETS.

Loans on bonds and mortgages, (first liens).....	\$1,000.00
--	------------

Stocks and bonds owned by the Company.

	Par Value.	Market Value.	
City of Hartford water bonds.....	\$3,000.00	\$3,000.00	
Hartford, Prov. & Fish. R. R. bonds.....	2,000.00	1,900.00	
Connecticut Western R. R. bond.....	1,000.00	800.00	
N. Y., N. H. & Hartford R. R. stock.....	1,000.00	1,280.00	
Total par and market value.....	\$7,000.00	\$6,980.00	\$6,980.00

Cash on hand in the office of the company.....	\$1,179.73
Cash deposited in National Exchange Bank.....	2,837.70
Due from agents and in course of transmission.....	1,210.95
Premiums unpaid in course of collection.....	582.03
Interest due or accrued on the foregoing.....	10.83
All other property belonging to the company.....	2,040.93
Gross assets, except premium liens.....	<u>\$14,042.17</u>

Premium liens held by the company (being on 2,212 policies,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$44,141.78</u>
---	--------------------

II. LIABILITIES.

Gross premiums received in cash or notes.....	\$22,070.89
Deduct re-insurance.....	220.08
Gross premiums on outstanding risks.....	\$21,850.81
Reinsurance fund, taken at 50 per cent.....	\$10,925.40
Due for state and local taxes.....	105.32
Gross liabilities of the company.....	\$11,030.72

III. INCOME.

Amount of cash received during the year for premiums.....	\$11,589.21
Deduct return premiums and re-insurance.....	501.00
Net amount of cash premiums for the year.....	\$11,088.21
Interest on mortgages of real estate.....	70.00
Interest and dividends from all other sources.....	490.00
Extra cash premium.....	71.01
Gross cash income during the year.....	\$11,719.22
Premium liens liable to assessment received during the year.....	\$22,176.42

IV. EXPENDITURES.

Amount of losses for the year.....	\$3,690.19
Paid for commissions and brokerage.....	1,091.81
Salaries, fees, charges of officers, clerk, &c.....	2,000.00
Paid for state, national, and local taxes.....	79.65
Cash premiums returned during the year.....	922.49
All other payments and expenditures.....	480.47
Gross cash expenditures during the year.....	\$8,264.61

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year, deducting \$6,787.50 re-insured in other companies.....	\$3,072,406.50
Premium liens liable to assessment received on outstanding risks.....	44,141.78
Amount of risks written during the year.....	1,659,241.00
Amount of risks terminated during the year.....	1,171,750.00
Whole amount of losses occurring during the year.....	3,690.19
Premiums received during the year.....	11,589.21

TOLLAND COUNTY MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN TOLLAND, CONN.

[Incorporated May, 1828.]

LUCIUS S. FULLER, *President.*

JOHN B. FULLER, *Secretary*

I. ASSETS.

Real estate owned by the company, unencumbered.....	\$700.00
Cash loaned secured by mortgage of real estate.....	26,300.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Tolland County National Bank stock.....	\$5,600.00	\$5,600.00	
Rockville " " "	8,600.00	8,600.00	
First Nat. Bank of Rockville "	10,000.00	11,000.00	
Stafford National Bank "	7,600.00	7,904.00	
Tazewell County, Ill., R. R. bond.....	1,000.00	1,000.00	
Total market value and amount loaned.....	\$32,800.00	\$34,104.00	\$34,104.00

All other cash loans made by the company.....	4,084.43
Cash deposited in Tolland County National bank.....	8,032.57
Interest due or accrued on the foregoing investments.....	874.13

Gross assets of the company, except premium notes..... \$74,095.13

Premium or deposit notes held by the company (being 6,791 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$330,979.56
--	--------------

II. LIABILITIES.

Gross premiums on outstanding risks.....	\$82,744.89
Re-insurance fund, taken at fifty per cent.	\$41,372.45
Gross liabilities of the company.....	\$41,372.45

III. INCOME.

Amount of cash received for premiums.....	\$27,607.87
Deduct re-insurance and return premiums.....	1,047.96
Net amount of cash premiums for the year.....	\$26,559.91
Received for interest on mortgages of real estate.....	1,713.31
Interest and dividends from all other source.....	4,030.16
Gross amount of income.....	\$32,303.38
Premium or deposit notes liable to assessment received during the year.....	\$109,682.84

IV. EXPENDITURES.

Net amount of losses for the year.....	\$18,679.47
Paid for brokerage and commissions.....	4,068.63
Paid salaries, fees, charges of officers, clerks, &c.....	2,271.51
Paid for state and local taxes.....	539.49
Incidental expenses.....	\$55.54
Fire-proof vault, and addition to office.....	600.00
Gross cash expenditures during the year.....	\$27,014.64
Amount of risks outstanding at the end of the year.....	9,328,588.00
Premium or deposit notes liable to assessment received on outstanding risks....	330,979.56
Whole amount of risks written during the year.....	2,925,958.00
For a shorter term than one year.....	34,040.00
For the term of one year.....	654,105.00
For a term of more than one and not more than three years.....	1,056,739.00
For a term of more than three years.....	1,181,074.00
Whole amount of risks terminated during the year.....	2,724,286.00
Amount of all losses occurring during the year.....	18,679.47
Premiums received during the year.....	27,607.87

WINDHAM COUNTY MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN BROOKLYN, CONN.

[Incorporated 1826.]

AARON H. STORRS, *President.*

JOHN PALMER, *Secretary.*

I. ASSETS.

Stocks and bonds owned by the Company.

	Par value.	Market value.	
United States registered bonds, 1865.....	\$10,000.00	\$11,500.00	
United States coupon bonds.....	2,500.00	2,875.00	
State of Conn. registered bonds.....	10,000.00	10,000.00	
Windham County Nat. Bank stock.....	3,700.00	4,070.00	
Chicago and North Western Con. R. R. bonds....	6,000.00	5,280.00	
Union Pacific R. R. 1st mortgage bonds.....	2,000.00	1,700.00	
Total par and market value.....	\$34,200.00	\$35,425.00	\$35,425.00

Cash loaned.....	1,975 00
Cash on hand in the office of the company.....	14 69
Deposited in the Windham County National Bank.....	3,938.47
Due from agents for premiums collected and in course of transmission.....	1,427.51
Interest due or accrued on the foregoing investments and assets.....	927.00
Gross amount of assets.....	\$43,707.67

Amount of premium or deposit notes held by the company, which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$242,349.85
--	--------------

II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,050.00
Gross amount of premiums received.....	\$48,311.17
Re-insurance fund, taken at 50 per cent.....	24,155 58
Gross amount of liabilities.....	\$26,205.58

III. INCOME.

Gross cash received for premiums.....	\$12,725.76
Deduct return premiums and re-insurance.....	885.75
Net amount of cash premiums.....	\$11,840.01
Interest and dividends from all other sources.....	2,736.88
Policy fees.....	315.00
Gross amount of income.....	\$14,891.89
Amount of premium notes liable to assessment actually received.....	\$61,045.10

IV. EXPENDITURES.

Net amount of losses for the year.....	\$8,113.19
Paid or allowed for commissions or brokerage.....	2,021.38
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	1,261.00
Paid for state, national, and local taxes.....	303.63
Paid for rents.....	100 00
All other payments and expenditures.....	153 35
Gross amount of expenditures.....	\$11,952.55

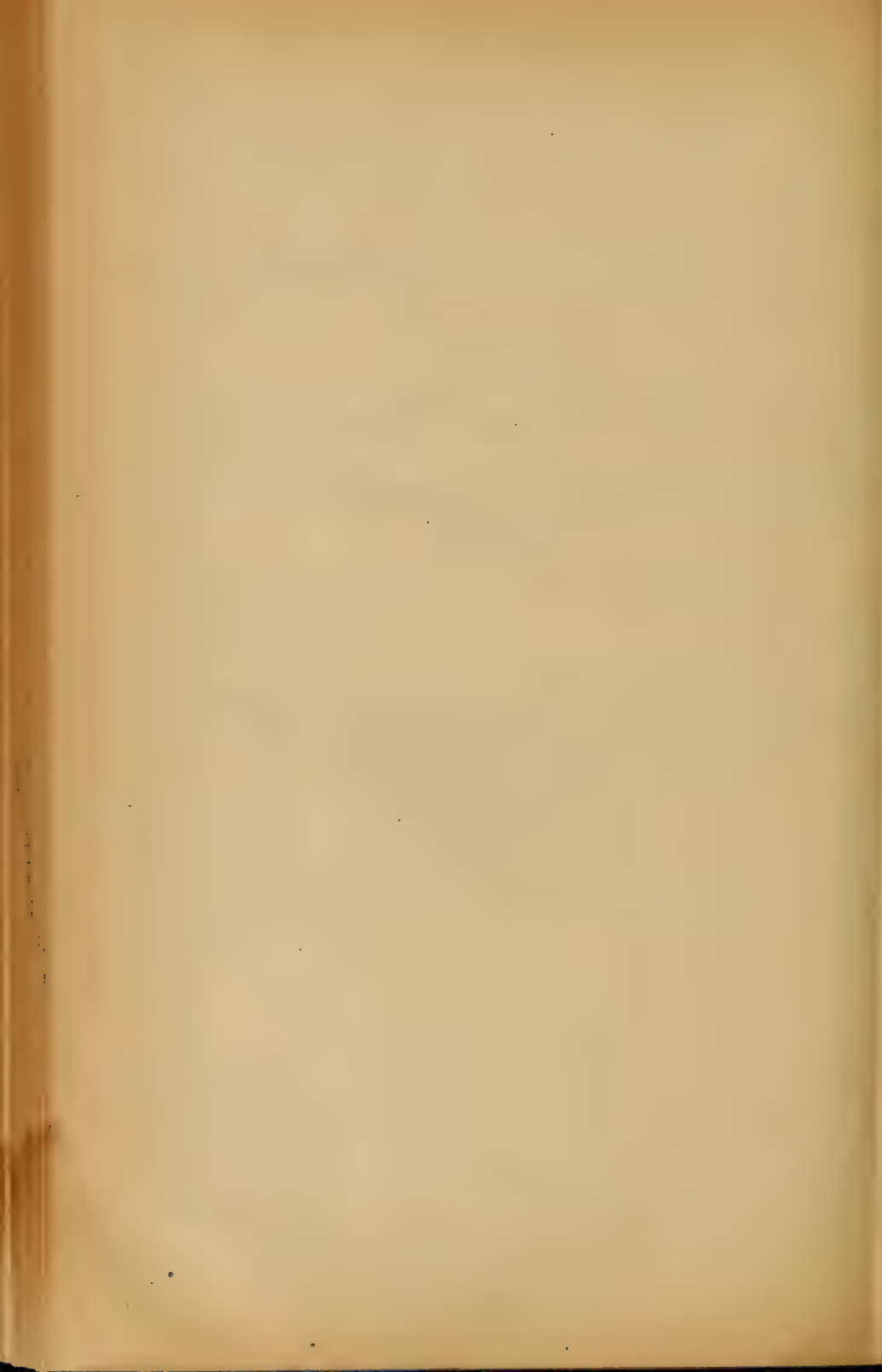
V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	\$6,252,094 00
Premium or deposit notes liable to assessment received on outstanding risks....	242,349.85
Amount of risks written during the year.....	1,546,564.00
For the term of one year.....	121,801.00
For a term of more than one and not more than three years.....	311,125.00
For a term of more than three years.....	1,113,638.00
Amount of risks terminated during the year.....	1,442,685.00

MARINE INSURANCE COMPANIES OF OTHER
STATES.

• • •

ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS
OF THE MARINE INSURANCE COMPANIES OF
OTHER STATES, SHOWING THEIR CON-
DITION ON THE 31ST DAY OF
DECEMBER, 1873.



MERCANTILE MUTUAL INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized or Incorporated, April 1842.]

ELLWOOD WALTER, *President*.

C. J. DESPARD, *Secretary*.

Attorney in Connecticut, C. C. KIMBALL, Hartford. •

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
Bank of the Republic stock.....	\$10,000.00	\$10,000.00
Bank of America stock.....	7,000.00	9,800.00
Bank of Commerce stock.....	10,000.00	11,400.00
Bank of New York stock.....	2,500.00	2,950.00
Bank of the State of New York stock.....	10,000.00	11,000.00
Phenix Bank stock.....	1,000.00	1,000.00
Metropolitan Bank stock.....	5,000.00	6,200.00
Mechanics Bank stock.....	10,000.00	11,500.00
Hanover Bank stock.....	10,000.00	10,200.00
Manhattan Bank stock.....	15,000.00	21,750.00
Continental Bank stock.....	12,000.00	9,000.00
Union Bank stock.....	1,000.00	1,300.00
St. Nicholas Bank stock.....	11,000.00	11,660.00
National Gallatin Bank stock.....	6,700.00	8,576.00
Marine Bank stock.....	1,700.00	2,805.00
Park Bank stock.....	10,000.00	13,000.00
American Exchange Bank stock.....	10,200.00	11,016.00
Williamsburg Gas Light Company stock.....	16,350.00	24,525.00
“ “ “ scrip.....	13,000.00	13,000.00
Coast Wrecking Company stock.....	6,000.00	6,000.00
New York City 6 per cent. 1887 stock.....	20,000.00	20,000.00
United States 5-20 bonds, 6 per cent. 1865.....	13,000.00	14,820.00
Columbus, Chicago & Indiana Central R. R. bond,	1,000.00	890.00
Indianapolis & Vincennes R. R. bond.....	20,000.00	18,000.00
Mercantile Mutual Ins. Co. stock.....	15,500.00	15,500.00
Total par and market value.....	<u>\$237,950.00</u>	<u>\$265,892.00</u>
		\$265,892.00

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Indianapolis & Vincennes R. R. bond.....	\$5,000	\$4,500	\$4,000
United States 6 per cent. bond.....	1,000	1,110	800
Continental Ins. Co. stock.....	8,000	10,400	7,000
United States 6 per cent. bond.....	4,000	4,400	4,000
New Jersey Southern R. R. bond.....	1,000	870	100
Long Island & North Shore R. R. stock.....	10,400	15,600	6,500
Total par and market value and amount loaned.....	<u>\$29,400</u>	<u>\$36,880</u>	<u>\$22,400</u>
			\$22,400.00

Cash belonging to company deposited in bank.....	\$44,118.01
Interest due and accrued on stocks not included in "market value".....	4,270.50
Interest due and accrued on collateral loans.....	1,656.79
Gross premiums in due course of collection.....	313,638.88
Bills receivable, taken for marine and inland risks.....	310,655.78
All other property belonging to the company.....	54,280.27
Gross amount of assets of the company.....	<u>\$1,016,912.23</u>
Deduct on account of bad or doubtful debts.....	14,525.08
Aggregate amount of assets of the company, at their actual value.....	<u>\$1,002,387.15</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,997.00
Losses unadjusted, including all reported and supposed losses.....	44,068.00
Losses resisted, including interest, cost, and other expenses.....	9,000.00
Net amount of unpaid losses.....	\$62,065.00
Amount required to safely re-insure all outstanding risks.....	246,940.93
Cash dividends remaining unpaid.....	14,404.93
Commission and brokerage.....	4,984.07
Total amount of liabilities.....	<u>\$328,394.93</u>
Stock capital actually paid up in cash.....	500,000.00
Aggregate amount of liabilities and capital stock.....	<u>\$828,394.93</u>

IV. INCOME.

Gross premiums received in cash.....	\$1,042,868.60
Cash received on bills and notes taken for premiums.....	679,341.42
Gross cash received for premiums.....	\$1,722,210.02
Deduct only re-insurance, rebate, and return premiums.....	238,484.55
Net cash received for premiums.....	\$1,483,725.47
Bills and notes received for premiums remaining unpaid.....	\$310,655.78
Interest and dividends on stocks and bonds and from all other sources.....	22,336.07
Aggregate income received during the year in cash.....	<u>\$1,506,661.54</u>

V. EXPENDITURES.

Gross amount paid for losses.....	\$1,290,894.46
Deduct salvage and re-insurance.....	263,519.89
Net amount paid during the year for losses.....	\$1,027,374.57
Interest paid to stockholders.....	15,015.00
Paid or allowed for commissions or brokerage.....	104,746.93
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....	96,392.97
Paid for state, national and local taxes.....	30,051.01
All other payments and expenditures.....	29,615.33
Aggregate amount of expenditures during the year, in cash.....	\$1,303,195.81

PACIFIC MUTUAL INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated 1854.]

JOHN K. MYERS, *President*.THOMAS HALE, *Secretary*.

Attorney in Connecticut, C. W. PRESTON, Hartford.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States 10-40 coupon bonds.....	\$8,000.00	\$9,040.00
“ “ registered bonds.....	200,000.00	222,500.00
“ 5-20 registered bonds, 1865, new.	100,000.00	115,000.00
Brooklyn 7 per cent. certificates of indebtedness..	20,000.00	20,000.00
Delaware & Hudson Canal Co. 1st mort. bonds..	10,000.00	10,000.00
Bank of the Metropolis stock.....	5,000.00	4,500.00
Bank of North America stock.....	8,500.00	7,650.00
Central National Bank stock.....	10,000.00	6,500.00
Coast Wrecking Co. stock.....	7,500.00	7,500.00
Delaware & Hudson Canal Co. stock.....	26,800.00	31,088.00
International Ocean Telegraph Co. stock.....	2,500.00	2,500.00
Delaware Mutual Safety Ins. Co. scrip.....	9,120.00	5,844.95
Total par and market value.....	\$407,420.00	\$442,122.95
		\$442,122.95

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Park Bank stock.....	\$2,000	\$2,440	\$2,000
Home Insurance Co. stock.....	11,500	10,350	7,000
United States 5-20 coupon bonds, 1867.....	1,500	1,792.50	\$2,000
" " " " 1868.....	500	586.37	
National Park Bank stock.....	2,500	3,050	2,500
N. Y. Central R. R. Co. bonds, 1883.....	5,000	4,575	4,000
United States 5-20 coupon bonds, 1864.....	200	229	} 350
" " " " 1865, new.....	300	357	
" " registered bonds, 1865.....	10,000	11,500	10,000
Ninth National Bank stock.....	17,500	17,500	} 15,000
Harlem Bank stock.....	2,500	2,500	
Fourth National Bank stock.....	72,500	68,875	}
Union Ferry Co. " 	1,000	1,250	
Central National Bank " 	15,000	9,750	} 87,500
Lamar Fire Ins. Co. " 	1,000	900	
Safeguard Fire Ins. Co. " 	5,000	5,000	
Continental Ins. Co. " 	2,000	2,000	
Resolute Fire Ins. Co. " 	2,000	1,800	
Nassau Fire Ins. Co. " 	1,000	2,000	
Guardian Fire Ins. Co. " 	5,000	4,500	
Atlantic Ins. Co. " 	3,000	2,850	
Sterling Fire Ins. Co. " 	3,000	2,850	
Farragut Fire Ins. Co. " 	7,500	7,500	
Ridgewood Ins. Co. " 	2,000	1,900	} 1,800
Delaware & Hudson Canal Co. stock.....	2,000	2,320	
" " " " " 	11,000	12,760	9,500
United States 5-20 registered bonds, 1865, new.....	5,000	5,750	5,000
Erie Railway 1st mortgage bonds.....	2,000	2,040	} 3,000
" 3d " " 	2,000	1,930	
Home Insurance Co. Stock.....	11,000	9,900	6,500
United States 5-20 registered bonds, 1865.....	10,000	11,500	10,000
" " coupon bonds, 1868.....	5,000	5,863.75	5,000
" " registered bonds, 1865, new.....	10,000	11,500	10,000
Brooklyn 7 per cent. bridge bonds.....	6,000	6,000	5,000 gold
Importers & Traders Bank stock.....	2,000	3,460	}
Merchants Bank " 	1,000	1,140	
Union Bank " 	1,000	1,250	} 28,000
Del. & Hudson Canal Co. " 	10,700	12,412	
United States Trust Co. " 	1,600	3,760	
" Life Ins. Co. " 	6,250	10,625	
Guardian Fire Ins. Co. " 	3,000	2,700	
Importers & Traders Ins. Co. " 	3,800	3,610	
Total par and market value and amount loaned.....	\$266,850	\$274,580.62	\$214,150
			\$214,150.00

Cash in the company's principal office.....	1,159.36
Cash belonging to the company deposited in bank.....	87,788.02
Interest due and accrued on stocks not included in "market value".....	4,772.78
Net premiums in due course of collection.....	28,879.97
Bills receivable, taken for fire, marine, and inland risks.....	117,087.04
All other property belonging to the company.....	105,268.96

Gross amount of assets..... \$1,001,229.08

Deduct bad and doubtful debts..... 3,000.00

Aggregate amount of all assets, at their actual value..... \$998,229.08

II. LIABILITIES.

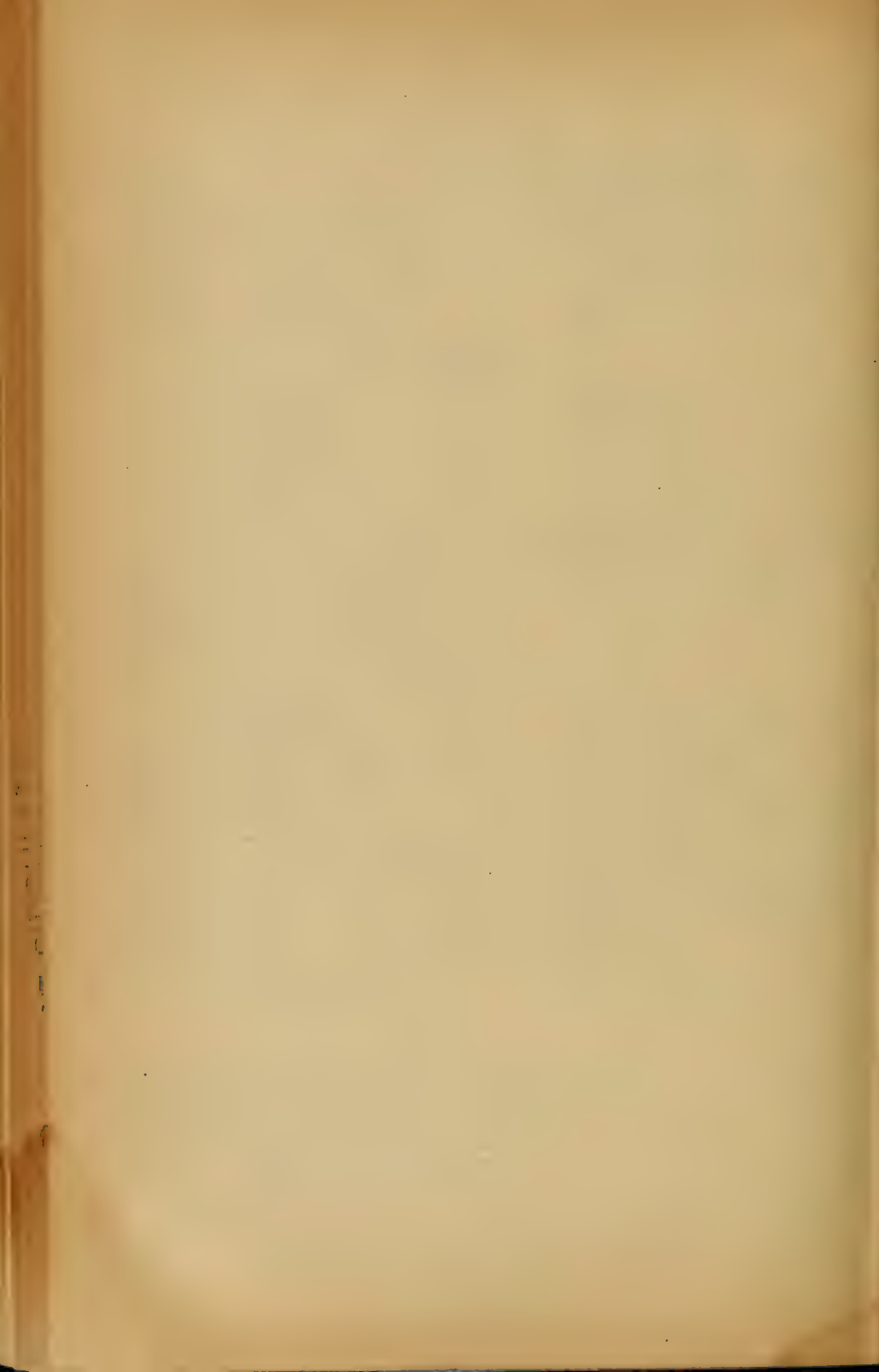
Net amount of unpaid losses.....	\$98,500.00
Amount required to safely re-insure all outstanding risks.....	91,546.78
Unused balances of bills and notes taken in advance for premiums.....	41,709.42
Principal unpaid on certificates of profits.....	10,045.00
Interest due and declared, remaining unpaid.....	9,622.50
All other demands against the company.....	10,762.26
Aggregate amount of liabilities.....	<u>\$262,185.96</u>

III. INCOME.

Gross premiums received in cash.....	\$548,336.83
Cash received on bills and notes taken for pr'ms.....	257,049.33
Gross cash received for premiums.....	\$805,386.16
Deduct re-insurance, rebate and return premiums.....	217,087.51
Net cash actually received for premiums.....	\$588,298.65
Bills and notes received for unpaid premiums.....	\$110,747.89
Interest and dividends on stocks and bond, and from all other sources.....	32,045.50
Income from all other sources.....	84.26
Aggregate amount of income received during the year in cash.....	<u>\$620,428.41</u>

IV. EXPENDITURES.

Gross amount paid for losses.....	\$394,253.54
Deduct salvages and re-insurance.....	76,961.05
Net amount paid during the year for losses.....	\$317,292.49
Interest paid to scripholders.....	39,005.40
Scrip or certificates of deposit redeemed in cash.....	2,030.00
Paid or allowed for commissions or brokerage.....	42,851.73
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	75,574.96
Paid for state, national, and local taxes.....	8,210.20
All other payments and expenditures.....	139,157.87
Aggregate amount of expenditures during the year, in cash.....	<u>\$624,122.65</u>



APPENDIX.

CLAY FIRE AND MARINE INSURANCE COMPANY.

LOCATED IN NEWPORT, KY.

[Organized or Incorporated, March 10, 1856.]

JOB THOMPSON, *President.*

DANIEL WALFF, *Secretary.*

Attorney in Connecticut, ISAAC D. SMITH, Hartford.

I. CAPITAL.

Whole amount of joint or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$11,200.00
Loans on bond and mortgage, (first liens,).....	155,105.32
Interest accrued on bonds and mortgage loans.....	3,140.30
Value of lands mortgaged.....	\$295,950.00
Value of buildings mortgaged, (insured for \$83,000).....	214,350.00
Total value of mortgaged premises.....	\$510,300.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Dayton, Ky., City bonds.....	\$18,947.60	\$18,947.60	
Newport, Ky., City bonds.....	40,000.00	40,000.00	
Covington, Ky., City bonds.....	5,000 00	5,000.00	
Total par and market value.....	\$63,947.60	\$63,947.60	\$63,947.60

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
City bonds of Dayton, Ky.....	\$10,078.00	\$10,078.00	\$7,378.00	
United States 5-20 1867 bonds.....	3,500.00	4,025.00	2,689.96	
Cincinnati Gas Co. stock.....	1,000.00	1,900.00	1,100.06	
Total par and market value and amount loaned....	\$14,578.00	\$16,003.00	\$11,147.96	\$11,147.96

Cash in company's principal office.....	\$141.14
Cash belonging to company deposited in bank.....	22,100.00
Interest due and accrued on stocks not included in "market value".....	1,099.32
Interest due and accrued on collateral loans.....	276.32
Gross premiums in due course of collection.....	40,815.59
Bills receivable, taken for fire, marine and inland risks.....	523.85
All other property belonging to the company.....	1,386.50
Aggregate amount of cash assets of the company at their actual value....	\$310,883.90

III. LIABILITIES.

Gross amount of claims for losses.....	\$10,500.00
Deduct re-insurance and salvages.....	3,500.00
Net amount of unpaid losses.....	7,000.00
Re-insurance at fifty per cent on fire risks under one year.....	\$89,883.96
Re-insurance <i>pro rata</i> on fire risks running more than one year...	1,800.00
Amount required to safely re-insure all outstanding risks.....	\$91,683.96
All other demands against the company.....	5,000.00
Total liabilities, except capital stock.....	\$103,683.96
Joint-stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital.....	7,199.94
Aggregate amount of liabilities, capital stock and surplus.....	\$310,883.90

IV INCOME.

Gross cash received for premiums without any deduction.....	\$236,942.42
Receive on bills and notes taken for premiums.....	444.20
Gross cash received for premiums....	\$237,386.62
Deduct re-insurance, and return premiums.....	45,912.41
Net cash received for premiums.....	\$191,474.21
Bills and notes received for premiums, remaining unpaid.....	\$523.85
Received for interest on bonds and mortgages.....	14,775.19
Interest and dividends on stocks and bonds and from all other sources.....	4,196.16
Income received from all other sources.....	215.00
Received for increased capital.....	50,000.00
Aggregate income received during the year in cash.....	\$210,660.56

IV. EXPENDITURES.

Gross amount paid for losses.....	\$52,893.37	
Deduct re-insurance.....	380.22	
Net amount paid during the year for losses.....		\$52,513.15
Cash dividends actually paid.....		35,000.00
Paid or allowed for commissions or brokerage.....		33,847.89
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc.....		3,691.17
Paid for state, national and local taxes.....		2,644.04
All other payments and expenditures.....		9,906.27
Aggregate amount of actual expenditures during the year, in cash.....		<u>\$137,602.52</u>

GERMAN INSURANCE COMPANY.

LOCATED IN ERIE, PENN.

[Incorporated Feb. 27, 1867.]

M. SCHLAUDECKER, *President.*J. EICHENLAUB, JR., *Secretary.*

Attorney in Connecticut, GEORGE S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bonds and mortgages, first liens	128,222.17
Interest due and accrued on bond and mortgage loans.....	8,060.50
Value of lands mortgaged.....	\$514,200.00
Buildings mortgaged, (insured for \$32,460.00).....	98,300.00
Total value of mortgaged premises.....	<u>\$612,500.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
City of Erie bonds.....	\$22,000.00	\$19,800.00
Water Works bonds, City of Erie.....	10,000.00	9,000.00
Total par and market value.....	<u>\$32,000.00</u>	<u>\$28,800.00</u>

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
German Savings Institution stock.....	\$5,000	\$5,000	\$2,250	
Eric Water bonds.....	15,000	13,500	7,570	
Borough of Conneautville, Pa., bonds.....	2,400	2,100	1,514	
Total par and market value and amount loaned.....	\$22,000	\$20,600	\$11,334	\$11,334.00
All other loans.....				4,063.78
Cash belonging to the company deposited in bank.....				100,202.71
Interest due and accrued on stocks not included in market value.....				504.00
Interest due and accrued on collateral loans.....				731.52
Gross premiums in due course of collection.....				78,546.59
Bills receivable, taken for fire risks.....				421.57
All other property belonging to the company.....				1,064.81
Aggregate amount of assets of the company at their actual value.....				\$361,951.65

III. LIABILITIES.

Losses adjusted and unpaid.....	\$40,934.39	
Losses unadjusted, including all reported and supposed losses....	28,134.37	
Losses resisted, including interest, costs, and other expenses.....	3,000.00	
Gross amount of claims for losses.....	\$72,068.76	
Deduct re-insurance.....	5,450.00	
Net amount of unpaid losses.....		\$66,618.76
Re-insurance at fifty per cent. on fire risks under one year.....	\$150,358.09	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	12,176.20	
Amount required to safely re-insure all outstanding risks.....		162,534.29
Due for commissions and brokerage.....		6,486.02
Total liabilities, except capital stock.....		\$235,639.07
Stock capital actually paid up in cash.....		200,000.00
Aggregate amount of liabilities, including paid up capital stock.....		\$435,639.07

IV. INCOME.

Gross cash received for premiums.....	\$560,786.10	
Deduct re-insurance, rebate, abatement and return premiums..	172,422.90	
Net cash actually received for premiums.....		\$388,363.20
Bills and notes received for premiums, remaining unpaid.....	\$421.57	
Received for interest on bonds and mortgages.....		9,216.22
Interest and dividends on stocks and bonds, and from all other sources.....		3,628.00
Aggregate amount of income received during the year in cash.....		\$401,207.42

V. EXPENDITURES.

Gross amount paid for losses.....	\$287,213.25	
Deduct salvages and re-insurance.....	37,267.43	
Net amount paid for losses.....		\$249,945.82
Cash dividends actually paid.....		40,000.00
Paid or allowed for commissions or brokerage.....		80,428.60
Salaries, fees, and all other charges of officers, clerks, agents, etc.....		6,111.02
Paid for state, national, and local taxes.....		10,102.18
All other payments and expenditures.....		6,564.32
Aggregate amount of expenditures during the year, in cash.....		\$393,151.94

CONDITION, Feb. 20, 1874,

As found by examination of the Pennsylvania Insurance Department.

ASSETS.

Loans on bond and mortgage.....		\$256,912.31
Loans secured by collaterals.....		22,281.89
Judgment in Erie Common Pleas.....		2,400.00
Interest due and accrued.....		3,215.71
Cash in German Savings Bank, Erie.....		49,091.46
Gross premiums in course of collection.....		70,173.38
Agent's balances.....		23,899.50
Bills receivable.....		594.08
Erie city bonds, \$22,000.00, @ 85 cts.....		18,700.00
Erie city water bonds, 10,000.00, @ 85 cts.....		8,500.00
German Savings Bank stock, Erie, 100 shares.....		10,000.00
Total assets.....		\$465,732.33

LIABILITIES.

Losses adjusted and unpaid.....	\$16,327.55	
Losses unadjusted, including all reported and supposed losses...	35,168.62	
Losses resisted, including interest, costs, and expenses thereon..	6,800.00	
Gross amount of losses.....	\$58,286.17	
Deduct re-insurance.....	4,350.00	
Net amount of unpaid losses.....		\$53,946.17
Re-insurance reserve.....		179,310.39
Commissions on uncollected premiums.....		20,214.88
Due State of Penn. tax of 1873.....		2,000.00
Total amount of liabilities.....		\$255,571.44
Stock capital actually paid up in cash.....		200,000.00
Net Surplus.....		10,260.89
Aggregate amount of liabilities, capital stock and surplus.....		\$465,732.33

MERCANTILE INSURANCE COMPANY.

LOCATED IN CHICAGO, ILL.

[Re-organized Feb. 27th, 1874.]

W. M. BREWER, *President.*

W. S. BABCOCK, *Secretary.*

Attorney in Connecticut, W. H. TOWNSEND, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	214,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens,).....	\$196,530.25
Interest due and accrued on bond and mortgage loans.....	3,423.62
Value of the lands mortgaged.....	\$378,300.00
Buildings mortgaged, (insured for \$18,200).....	43,500.00
Total value of mortgaged premises.....	\$421,800.00
All other loans.....	2,000.00
Cash in the company's principal office.....	172.70
Cash belonging to the company deposited in bank.....	15,800.32
Gross premiums in due course of collection.....	5,019.38
Office furniture and fixtures.....	1,842.00
Aggregate amount of all assets of the company, at their actual value.....	<u>\$224,788.27</u>

III. LIABILITIES.

Re-insurance at fifty per cent. on fire risks under one year.....	\$2,986.31
Re-insurance <i>pro rata</i> on fire risks running more than one year...	42.50
Amount required to safely re-insure all outstanding risks.....	3,028.81
Due and to become due for borrowed money.....	2,961.55
Due for commissions and brokerage.....	991.11
Total amount of liabilities, except capital stock.....	\$6,981.47
Stock capital actually paid up in cash.....	214,000.00
Aggregate amount of liabilities and paid-up capital.	<u>\$220,981.47</u>

IV. INCOME.

Net cash received for premiums.....	\$998.25
Aggregate amount of income.....	<u>\$998.25</u>

APPENDIX.

V. EXPENDITURES.

Paid or allowed for commissions or brokerage.....	199.65
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	1,156.55
All other payments and expenditures.....	2,104.33
Aggregate amount of expenditures in cash.....	\$3,460.53

SHOE AND LEATHER INSURANCE COMPANY.

LOCATED IN BOSTON, MASS.

[Incorporated Dec. 26, 1872.]

JOHN C. ABBOTT, *President*.

HENRY B. WHITE, *Secretary*.

Attorney in Connecticut, J. W. SMITH, Waterbury.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	Unlimited.
Amount of capital actually paid up in cash.....	\$300,000.00

II. ASSETS.

Loans on bond and mortgage, first liens.....	\$25,000.00
Interest due and accrued on bonds and mortgage loans	225.00
Value of lands mortgaged.....	\$45,000.00
Buildings mortgaged.....	5,000.00
Total value of mortgaged premises.....	\$50,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 registered bonds, 1865.....	\$30,000.00	\$35,475.00	
Cambridge, Mass., 6 per cent. bonds.....	30,000.00	28,650.00	
“ “ 6 per cent. bonds.....	10,000.00	9,700.00	
Boston & Albany R. R. 7 per cent. bonds.....	25,000.00	26,479.00	
Eastern R. R. 6 per cent. bonds.....	20,000.00	18,600.00	
Fitchburg R. R. stock.....	10,000.00	12,500.00	
Shawmut National Bank stock, Boston.....	25,300.00	30,360.00	
Nat. Bank of the Republic stock, “	10,000.00	12,700.00	
Central National Bank stock, “	5,000.00	5,150.00	
Hamilton National Bank stock, “	20,000.00	23,800.00	
Total par and market value.....	\$185,300.00	\$203,414.00	\$203,414.00

Loaned on Collaterals.

	Par value.	Market value.	Amount loaned.	
Shawmut National Bank stock, Boston.....	\$15,000	\$18,000	\$15,000	
“ “ “ “ “ “	5,000	6,000	5,000	
New England Nat. Bank stock, “	11,000	14,300	10,000	
First National Bank stock, “	7,500	14,250	13,000	
City of Lynn, Mass., bonds.....	6,000	6,000	5,000	
City of Portland, Me., bonds.....	5,000	5,000	5,000	
Town of Adams, Mass., bonds.....	25,000	28,000	25,000	
Town of Weymouth, Mass., bonds.....	10,000	10,000	10,000	
United States 5-20 bonds.....	13,000	15,340	13,000	
“ bonds.....	3,000	3,540	3,000	
Business Notes.....	17,000	17,000	15,000	
Total par and market value and amount loaned.....	\$120,500	\$137,430	\$119,000	\$119,000.00
All other loans.....				2,081.33
Cash in the company's principal office.....				577.98
Cash belonging to the company deposited in bank.....				17,589.45
Interest due and accrued on collateral loans.....				1,463.95
Net premiums in due course of collection.....				17,848.47
Bills receivable, taken for fire risks.....				775.75
Aggregate amount of assets, at their actual value.....				\$387,975.93

III. LIABILITIES.

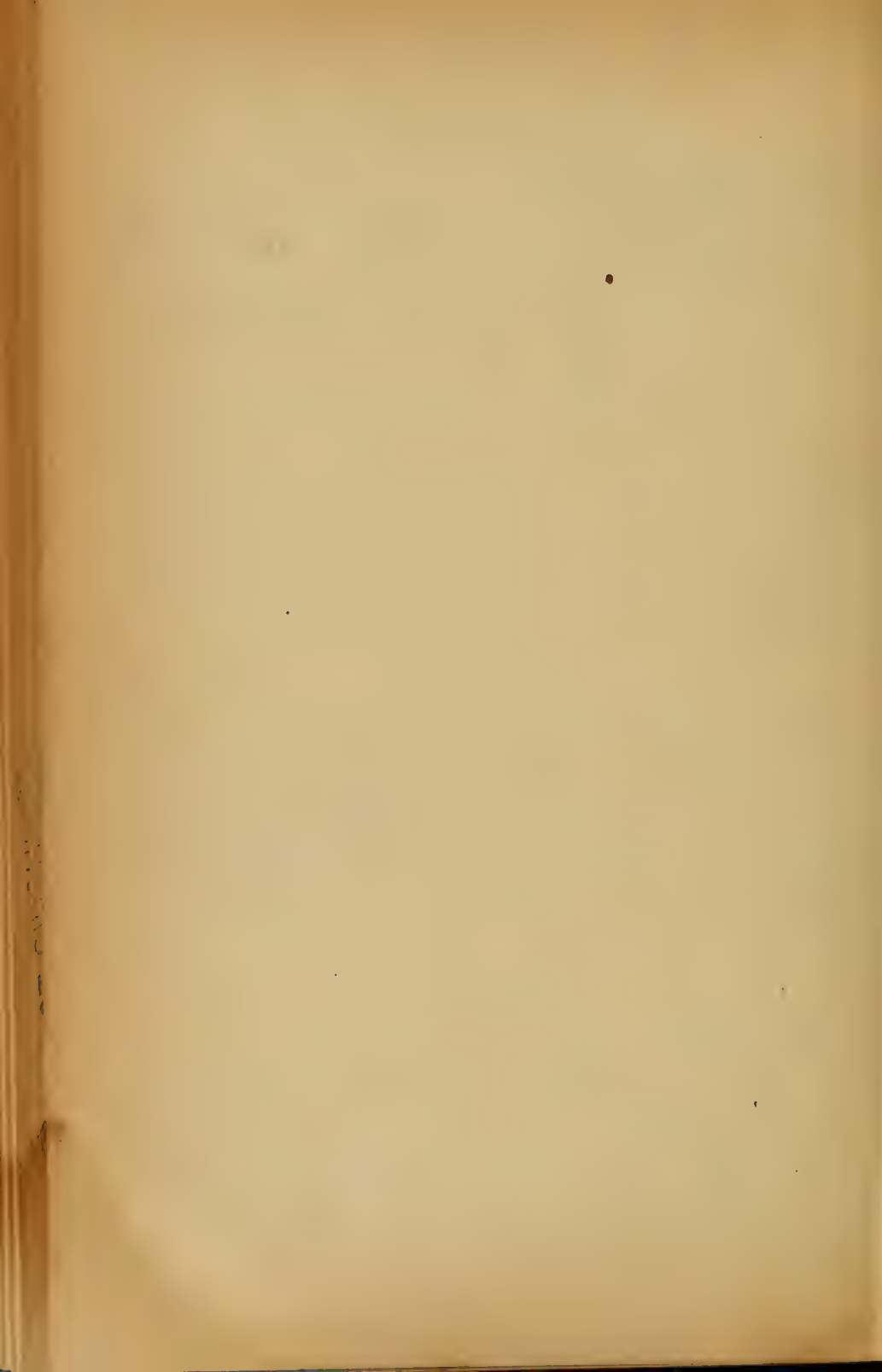
Re-insurance at fifty per cent. on fire risks under one year....	\$45,165.66	
Re-insurance <i>pro rata</i> on fire risks running more than one year..	19,612.41	
Re-insurance at 50 per cent. on unexpired marine risks.....	3,558.93	
Amount required to safely re-insure all outstanding risks.....		\$68,337.00
Total liabilities, except capital stock.....		\$68,337.00
Stock capital actually paid up in cash.....		300,000.00
Surplus beyond capital.....		19,638.93
Aggregate amount of liabilities, paid-up capital and surplus.....		\$387,975.93

IV. INCOME.

	Fire.	Marine & Inf'd.	
Gross cash received for premiums.....	\$117,874.30	\$3,567.07	
Deduct re-insurance and return premiums....	6,396.27		
Net cash received for premiums.....	\$111,478.03	\$3,567.07	\$115,045.10
Bills and notes received for premiums, remaining unpaid.....		\$775.75	
Received for interest on bonds and mortgages.....			1,586.25
Interest and dividends on stocks and bonds, and from all other sources.....			16,701.29
Received for increased capital.....		\$100,000.00	
Aggregate amount of income received during the year in cash.....			\$133,332.64

V. EXPENDITURES.

Net amount paid during the year for losses.....	\$35,809.59
Paid or allowed for commissions or brokerage.....	10,420.60
Salaries, fees, and all other charges of officers, clerks, agents, etc.....	10,795.00
Paid for state, national, and local taxes.....	3,009.70
All other payments and expenditures, viz: rents, &c.....	8,713.49
Aggregate amount of expenditures during the year, in cash.....	<u>\$68,748.38</u>



INDEX.

	PAGE.
Introduction.....	iii
Directory.....	iv
Experience of 1873.....	viii
Companies admitted.....	x
Suspensions and withdrawals.....	xi
Connecticut Stock Companies.....	xii
Connecticut Mutual Companies.....	xiii
Companies of other States.....	xiii
Examinations.....	xiv
Capital, Assets, and Liabilities.....	xv
Income and Expenditures.....	xv
Risks.....	xv
Marine Companies.....	xv
Foreign Companies.....	xvi
Business in Connecticut.....	xvii
Tables—Summary comparison of business in Connecticut.....	xviii
Summary comparison of general business.....	xviii
Comparison of business 1871, 1872, 1873.....	xix
Percentage of income paid to losses, &c.....	xxii
Insurance by unauthorized Companies.....	xxv
Tax on Premium Receipts.....	xxviii
Department Receipts and Expenditures.....	xxix
Statement of Receipts and Expenditures.....	xxxi

STATISTICAL TABLES.

Table 1. Capital, Assets, Liabilities, and Surplus.....	xxxiv
2. Items composing Gross Assets.....	xxxvii
3. Items composing Gross Liabilities.....	xl
4. Items composing Income during the year.....	xliii
5. Items composing Expenditures during the year.....	xlvi
6. Income, Expenditures, Premium received, &c.....	xlix
7. Risks in force, Premiums received, &c.....	lii
8. Business in Connecticut.....	lv

STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF THIS STATE.

Ætna Insurance Company.....	3
Atlas Insurance Company.....	7
Connecticut Fire Insurance Company.....	9

Scottish Commercial Insurance Company.....	PAGE. 220
“ “ “ “ United States Branch.....	222

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Holyoke Mutual Fire Insurance Company.....	227
Lycoming Fire Insurance Company.....	229
Mechanics and Farmers Mutual Fire Insurance Company.....	231

MUTUAL FIRE INSURANCE COMPANIES OF CONNECTICUT.

Danbury Mutual Fire Insurance Company.....	235
Farmers Mutual Fire Insurance Company.....	236
Farmington Valley Mutual Fire Insurance Company.....	237
Greenwich Mutual Fire Insurance Company.....	238
Hartford County Mutual Fire Insurance Company.....	240
Harwinton Mutual Fire Insurance Company.....	242
Litchfield Mutual Fire Insurance Company.....	242
Madison Mutual Fire Insurance Company.....	244
Middlesex Mutual Assurance Company.....	245
Naugatuck Valley Mutual Fire Insurance Company.....	274
New London County Mutual Fire Insurance Company.....	248
Norwich Mutual Assurance Company.....	250
Rockville Mutual Fire Insurance Company.....	251
State Mutual Fire Insurance Company.....	252
Tolland County Mutual Fire Insurance Company.....	254
Windham County Mutual Fire Insurance Company.....	255

MARINE INSURANCE COMPANIES OF OTHER STATES.

Mercantile Mutual Insurance Company.....	259
Pacific Mutual Insurance Company.....	261

APPENDIX.

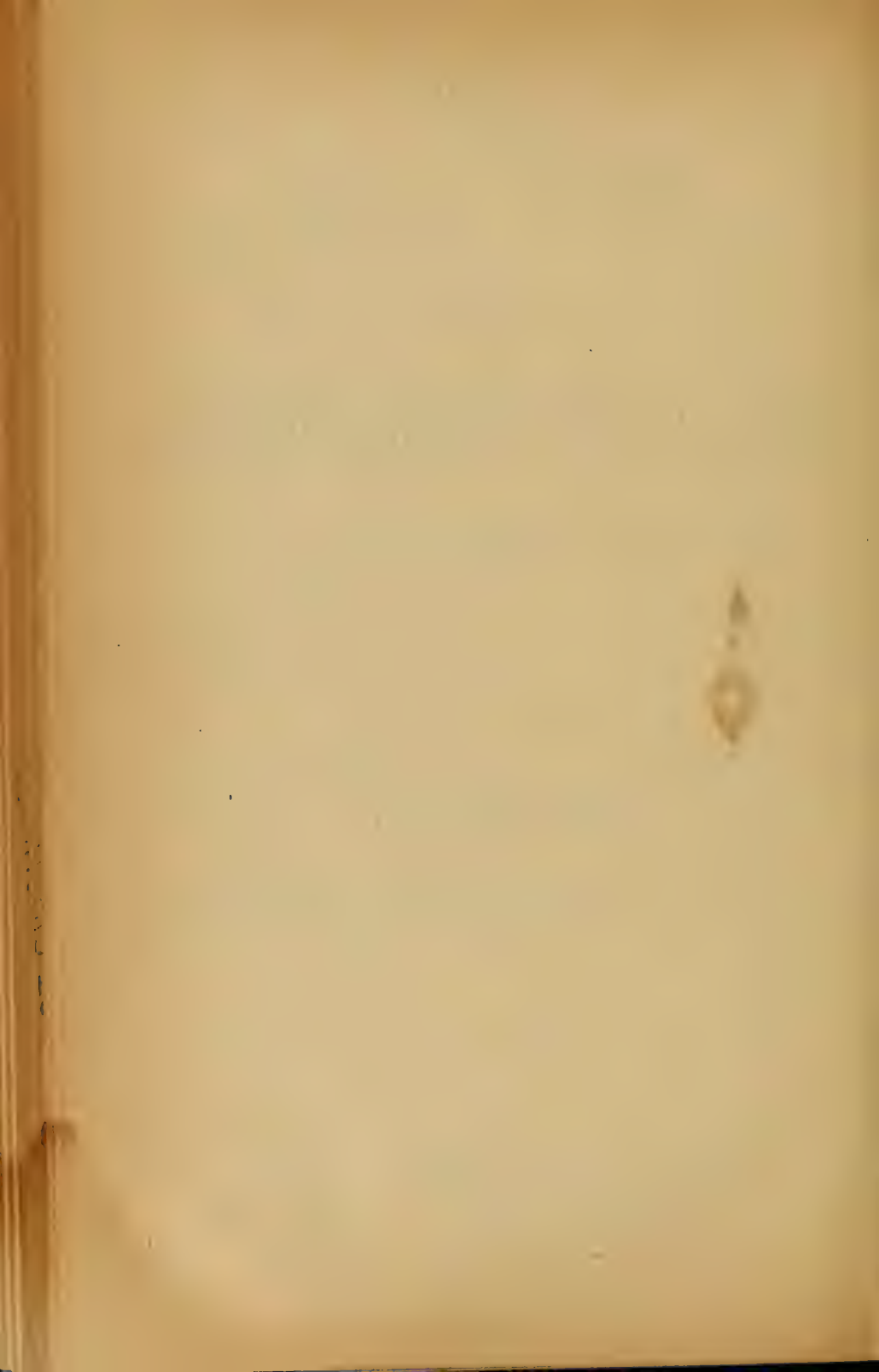
Clay Fire and Marine Insurance Company.....	265
German Insurance Company.....	267
Mercantile Insurance Company.....	270
Shoe and Leather Insurance Company.....	271

NINTH
ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER
OF CONNECTICUT.

PART SECOND.

LIFE AND ACCIDENT INSURANCE.

HARTFORD:
PRESS OF THE CASE, LOCKWOOD & BRAINARD CO.
1874.



State of Connecticut.

NINTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART SECOND.

LIFE AND ACCIDENT INSURANCE.

To the Honorable Senate and House of Representatives in General Assembly convened:

The Insurance Commissioner respectfully submits Part Second of the Ninth Annual Insurance Report, which relates to Life and Accident Insurance. The tabulations of this part of the report, and the full abstracts of the annual statements, appended, fully exhibit the financial condition on the 31st day of December 1873, and the business transactions for the year, of the several companies of this class now authorized in this State. The tedious work of policy valuation has been pushed forward with the utmost dispatch consistent with its accurate performance, and as the result the Commissioner is enabled to present the Life Report nearly a month in advance of the date of presentation of the corresponding part at the last session.

The annual statements of the companies were filed in this office with the usual promptness, and the preparation of the new policy schedules and the revision and correction of the old, accomplished in a much shorter time than the companies have heretofore required for this work. The Commissioner desires to express his appreciation of the courtesy and promptness with which all his requirements have been responded to by the officers of the companies without exception.

On the next page will be found a Directory of the companies embraced in this Report, with names of officers and of attorneys to accept service in Connecticut.

List of Life and Accident Insurance Companies transacting business in Connecticut.

NAME OF COMPANY.	LOCATION.	Commenced Business.	Paid-up Capital.	Gross Assets Jan. 1st, 1874.	President.	Secretary.	Attorney to Accept Service.	Agents in Conn.
<i>Connecticut Companies.</i>								
Equity.....	Hartford.....	July, 1850	\$103,056	\$19,030,070	T. O. Enders.....	J. L. English.....		11
American National Life & Trust... New Haven.....		July, 1847	100,000	1,193,766	Benjamin Noyes.....	Richard F. Lyon.....		47
Charter Oak.....	Hartford.....	Oct., 1850	200,000	11,830,539	J. C. Wakley.....	Halsey Stevens.....		2
Connecticut General.....	"	Oct., 1845	230,000	1,056,246	E. W. Parsons.....	Thomas W. Russell		24
Connecticut Mutual.....	"	Dec., 1846	Mutual.	37,680,224	James Goodwin.....	Jacob L. Greene.....		20
Continental.....	"	July, 1864	120,000	2,641,364	James S. Parsons.....	Robert E. Beecher.....		3
Hartford Life & Annuity.....	"	April, 1867	300,000	735,727	Wareham Griswold.....	James P. Taylor.....		27
Phoenix Mutual.....	"	May, 1851	16,000	8,981,124	Edson Fessenden.....	James F. Burns.....		38
Travelers.....	"	April, 1864	500,000	2,677,006	J. G. Batterson.....	Rodney Dennis.....		33
Railway Passengers.....	"	Feb., 1866	300,000	453,774	J. G. Batterson.....	Charles E. Willard.....		
Total.....			\$1,889,056	\$86,300,066				
<i>Companies of other States.</i>								
American Popular.....	New York.....	June, 1866	230,000	604,150	T. S. Lambert.....	James Cruikshank.....	E. B. Goodsell..... Bridgeport...	2
Berkshire.....	Pittsfield, Mass.....	Sept., 1851	25,500	2,538,565	T. F. Plunkett.....	James W. Hall.....	J. F. Pearl..... Fair Haven.....	3
Brooklyn.....	New York.....	July, 1864	125,000	2,064,039	C. W. Bonck.....	William M. Cole.....	E. W. French..... Mystic.....	2
Continental.....	"	May, 1863	100,000	6,539,326	L. W. Frost.....	J. P. Rogers.....	George Case..... Hartford.....	3
Equitable.....	"	July, 1859	100,000	22,888,630	W. C. Alexander.....	Samuel Borrowe.....	W. C. Strobbridge, Stamford.....	6
Germania.....	"	July, 1860	200,000	5,970,804	Hugo Wesendonck.....	Cornelius Doremus.....	Maier Zunder..... New Haven.....	7
Homeopathic Mutual.....	"	July, 1868	200,000	2,541,916	D. T. Marshall.....	Frank B. Mayhew.....	Horace Purdy..... Danbury.....	4
John Hancock Mutual.....	Boston, Mass.....	Dec., 1862	Mutual.	2,548,357	L. A. Lyon.....	George B. Ager.....	T. E. Packet..... Mystic Bridge	1
Massachusetts Mutual.....	Springfield, Mass.....	Aug., 1851	"	5,090,225	E. W. Bond.....	Avery J. Smith.....	Albert H. Bond..... Hartford.....	6
Metropolitan.....	New York.....	June, 1867	200,000	1,064,587	J. F. Knapp.....	Robert A. Granniss.....	John New..... New Haven.....	10

Mutual..	New York.	Feb., 1843	Mutual.	65,302.756	F. S. Winston.	John M. Stuart.	John W. Nichols.	New Haven.	23
Mutual Benefit.	Newark, N. J.	April, 1845	"	28,709.634	L. C. Grover.	Edward A. Strong.	Asa M. Day.	Hartford.	6
National.	Washington, D. C.	Aug., 1868	1,000,000	3,364.455	E. A. Rollins.	John M. Butler.	Geo. W. Hanover.	Willimantic.	5
New York.	New York.	—, 1845	Mutual.	24,430.228	Morris Franklin.		A. M. Ward.	Hartford.	5
Provident Life & Trust.	Philadelphia, Pa.	July, 1865	500,000	2,154.597	S. R. Shipley.		George I. Hadsell.	Plainville	1
State Mutual.	Worcester, Mass.	June, 1845	Mutual.	1,618.285	Isaac Davis.	Clarendon Harris.	Wm. S. Camp.	Middletown	
Union Mutual.	Augusta, Me.	Oct., 1849	"	7,751.878	Henry Crocker.	Whiting H. Hollister.	Henry P. Barton.	Hartford.	4
United States.	New York.	March, 1850	250,000	4,219.814	John E. DeWitt.	Charles E. Pease.	John B. Powell.	Hartford.	7
Washington	"	Feb., 1860	125,000	3,910.815	Cyrus Curtis.	William Haxtun.	John Lindley.	Ansonia	3
Total.			\$8,035,500	\$191,655,354					
Grand Total.			4,944,556	277,955,414					

COMPANIES ADMITTED.

No additions to the list of Life Companies authorized in this State were made during 1873. The Provident Life and Trust Company of Philadelphia, which appears in the Report for the first time, received authority to commence business February 24th of the current year, after full compliance with the laws.

COMPANIES WITHDRAWN.

Five of the companies that appeared in the last report withdrew from the State during the year or at its close. The National Life of New York—closed October 21st, and a receiver appointed at suit of a stockholder—re-insured its risks in the American National of New Haven. The Commonwealth Life of New York, ceased taking new business October 30th, and subsequently re-insured in the National Life of the United States. The Government Security also of New York, withdrew at the end of the year, and has since effected a contract of re-insurance in the North America Life Insurance Company of the same city.

The Republic Life Insurance Company of Chicago, and the New Jersey Mutual Life Insurance Company of Newark, both admitted near the beginning of the year, retired at its close, having made little or no effort to secure business in Connecticut during the twelve months authorized.

These changes leave but nineteen companies of other States now reporting to this office, and with the ten Home companies, eight purely Life, one Life and Accident, and one Railway Passengers Assurance, make twenty-nine in all embraced in this part of the report, a net decrease of four since January 1st, 1873.

AMALGAMATIONS.

From the above it will be seen that the process of reducing the number of companies by amalgamation or wholesale re-insurance has continued, as indicated in the last report, and as heretofore, in the majority of cases the contracts have been consummated between the companies without consultation with the policyholders of either the re-insuring or re-insured company. The whole number of amalgamations or re-insurances of American life organizations effected since January, 1873, is fourteen, thereby reducing the number of active companies to eighty-five; that

this number will be still further reduced before the close of the current year is more than probable, as the relatively greater cost at which the smaller companies have to secure new business makes the competition with the larger and stronger ones decidedly unequal, the prestige and widely established agencies of the latter insuring them a reasonable amount of new business at all times without an extravagant outlay therefor.

This question then, of amalgamation or wholesale re-insurance as the favorite method of contraction among life officers, still retains its interest; and, notwithstanding it has received the serious consideration of insurance officials in convention assembled, and also in their reports to their respective legislatures, in the several states most directly interested it is apparently no nearer a wholesome solution, than at the date of the last report in which the subject was fully discussed and the gross injustice to policy-holders involved in these transactions as heretofore conducted, clearly pointed out.

The remedy, if any there be short of absolute prohibition, rests of course with the law-making power of those States in which the companies developing these trading tendencies, are located. The interest of our citizens centers almost exclusively in the amalgamated and amalgamating companies of the neighboring State of New York, where doubtless some of the worst of these transactions have taken place. There the subject has been earnestly pressed upon the attention of the General Assembly by the Superintendent of the Insurance Department, a bill intended to prevent such abuse of corporate powers, having been presented at the recent session, and although failing then of consideration will doubtless eventually become a law, and be subjected to a practical test. Whether, if enacted, this measure, which is designed to entirely stop wholesale re-insurances, will fully meet the case or not, it will be a step in the right direction, and by preventing improper amalgamations will afford time to develop some method by which "contraction" can be accomplished without injustice to policy-holders. It is a matter of regret that this question was not promptly acted on at the last session of the Legislature of that State.

That the further retirement of many of the smaller life organizations is inevitable, the history of their struggles for place too clearly indicates, and it is useless and impolitic to attempt wholly

to prevent it, if these too numerous and expensive organizations can be *consolidated* on a basis equitable and just for both the contracting companies and their respective policy-holders. That consolidation on such a basis can be effected when the consolidating companies are both solvent, to their mutual advantage and the advantage of their respective policy-holders, there need be no question. That it never should be permitted under any other conditions is too plain a proposition to require demonstration especially in the light of past experience.

No solvent company, however able to assume the liabilities of a company, insolvent as regards policy-holders, can re-insure the risks of such company in full without injustice to its own policy-holders. Every dollar of its surplus that is taken to make good the deficiency in the reserve on such re-insured policies is so much stolen from its original policy-holders, whose payments have contributed to this surplus fund, and who rightfully expect that it will be either equitably divided back to them or held intact to give increased strength to the company.

A contract of re-insurance then that tends only to increase the size of a company at the expense of its strength, to gratify the ambition of its officers to preside over large institutions, ought not to be permitted, and certainly would not be, if for approval it had to look beyond the immediate managers of the contracting companies, let us suppose, to a committee or board appointed by the supreme court, and charged with the protection of the interests of the policy-holders of both companies, whose duty it should be to thoroughly supervise every step of the transaction, with full powers to prevent its consummation if the interests of policy-holders were to be prejudiced thereby.

This suggestion is thrown out as in the opinion of the Commissioner worthy of consideration among the many that have been offered for the prevention of these abuses that have brought disgrace upon the business of life insurance during the last half dozen years. It may be urged against this plan that it would be an uncalled for limitation of the power now vested in or assumed by those corporations; but while it is true their managers, with a due sense of personal honor and obligation, ought to be safely entrusted with the protection of the interests of their policy-holders, experience has shown that this last consideration has small weight when weighed in the balance against the personal

interests of stockholders, or more especially perhaps the interests of the immediate engineers of the trade.

Happily the companies of this State have not thus far developed any disposition to seek retirement by this questionable process. In common with those of most states our statutes are silent on the question of amalgamation, wholesale re-insurance, or consolidation, except in the case of the insolvency of a company or where two stock insurance companies desire to consolidate their property and business and form one corporation. In the first case the statute provides for the institution of proceedings in the proper court of Probate by the Insurance Commissioner for the appointment of a trustee to take charge of the property of such insolvent company and close its affairs under the direction of the court, and directs that the Trustee thus appointed shall re-insure the risks of such insolvent company in some company in good standing. Sections 28 and 29 of the Act of 1871 read as follows :

Sec. 28. If it shall appear from any report, valuation, or examination, as herein provided, that the assets of any company chartered by this state to grant insurances or make contracts contingent upon lives, are less than its liabilities, or if it shall fail to comply with any requirements of this act, the commissioner shall forthwith notify such company to cease the issue of new policies, and the payment of dividends to stock and policyholders, until such time as the deficiency shall be supplied ; and he may at his discretion bring his petition to the court of probate for the district in which the principal office of such company is located, setting forth the facts upon which it is founded, and praying for an appointment of a trustee to take possession of the property of such company for the benefit of its creditors ; such trustee if appointed shall proceed as directed by section twenty-nine of this act.

Sec. 29. In case that it shall appear that the assets are less in amount than three-fourths of the liabilities of such company, the commissioner shall without delay bring his petition to the court of probate for the district in which the principal office of such company is located, in the manner and form provided in section twenty-eight of this act, and the court shall thereupon appoint a trustee who shall file with said court his oath of office, and a bond in such amount with such security as the court may direct, and who shall take possession of all books, papers, and property, and receive all moneys belonging to such company, and apply the same under order of the court, to the settlement of all claims against it, and to the re-insurance of its risks in some company or companies of good standing,

preference being given to companies chartered by this State; the trustee shall make a full report of his doings in the premises, to the court appointing him, and the court shall upon the re-insurance of its risks, and the transfer of its property for that purpose, declare the dissolution of the company by an order to be published for one month in a paper of general circulation, published in the county where the company is located.

This provision for re-insuring the risks of a company under the direction of a competent court through its sworn officer at least affords a guarantee that the interests of policy-holders will secure the first consideration, and that the funds deposited with the Trustee by the insolvent company will be only entrusted to a company worthy of confidence and capable of fulfilling such contract of re-insurance as the ability of the insolvent company may provide for at the time.

The provision of the statute with reference to the consolidation of companies is as follows:

Sec. 1. Whenever any insurance company of this State shall determine by a legal vote of the stockholders to consolidate and make joint stock with any other similar company engaged in or incorporated for similar business, and both of said companies agreeing to such consolidation shall by a like vote of the stockholders, choose and determine under which corporate organization, charter or articles of association and name of the two consolidating companies, their future business shall be conducted, said companies shall become consolidated under the corporate organization, charter or articles of association and corporate name thus chosen, and thereupon all rights, equities, property and estate of whatever name or nature, belonging to or vested in either of the consolidating companies, shall immediately upon and by the act of such consolidation become the property and estate of and be vested in the corporation composed of such consolidating companies, and said last named corporation shall have the right and power to convey and dispose of the same or any part thereof under its own name, and said consolidated company shall be liable to pay all debts and liabilities of such consolidating companies.

Sec. 2. Upon the consolidation of any two companies as aforesaid, the just and true value of each outstanding share of the capital stock of each of the original companies composing such consolidated company shall be ascertained through a suitable valuation of all the assets and liabilities of such company at the time of the transfer thereof to such consolidated company, and new shares (and when necessary parts of shares) of the consolidated company shall be apportioned to each stockholder, equal to the sum thus ascertained to be the just and true value of his shares in each or either of the aforesaid original companies, and such

shares so apportioned shall be substituted for the shares in the two original companies, and all certificates of shares in said original companies shall be surrendered when new certificates of the shares so apportioned as aforesaid shall be issued to the stockholders, and such new shares shall be transferable only on the books of such consolidated company in the manner provided by the by-laws thereof.

Sec. 3. The capital stock of the consolidated company may be equal to, but shall not by virtue of such consolidation exceed the aggregate authorized capital of the consolidating companies.

This statute, it will be seen, gives the stockholders of a Life Insurance Company the power to make a disposition of its trust funds without consultation with, or action on the part of, its policy-holders, and without regard to the actual condition of either of the consolidating companies, or the relative security each affords to its policy-holders. By virtue of this Act if one of the companies possesses a surplus beyond its capital, and the capital of the other is impaired, the surplus of the stronger company may be capitalized for the benefit of its stockholders, to the extent of the impairment of the weaker company; such a consolidation of two Life companies would ordinarily result in improving the condition and security of the policy-holders of one company at the expense of the policy-holders of the other, and to this extent would work injustice to the latter.

No Life companies of this State have heretofore availed themselves of this statute, nor is it likely that any will do so in the near future, but attention is called thereto to show the defects of legislation of this character in this State as in almost all other States, wherein the right of the policy-holder to a voice in the matter of the disposition of his funds, appears to have been the last thing considered, if not in fact completely ignored.

The objections to this statute, so far as it authorizes the consolidation of Life companies, could be obviated to a considerable extent by such a modification as would require, as suggested in case of amalgamations and general re-insurances, the sanction of a committee or board charged with the protection of the interests of policy-holders, and clothed with full power to prevent any such consolidation if the effect would be detrimental to the policy-holders of either company.

Notwithstanding the absence of any disposition on the part of the companies of that State to amalgamate, the Legislature of

Massachusetts at its last session led the way in the passage of an act designed to prevent wholesale re-insurances.

The text of this law is as follows :

Section 1. No Life Insurance Company organized or incorporated under the laws of this Commonwealth shall be permitted to re-insure its risks except by permission of the Insurance Commissioner, but nothing in this act shall be construed to prevent any life insurance company from re-insuring a fractional part not exceeding one-half of any individual risk.

This Act it will be seen embodies the principle of official supervision of general re-insurance contracts, as suggested in this article, but vests this power in a single official ordinarily heavily burdened with other duties. The wisdom of reposing in any one individual so great a power with its responsibilities and temptations, especially if there be a probability that he will be called to exercise it, is more than questionable, and it may reasonably be doubted whether most officials would not shrink from the assumption of its duties and responsibilities single handed. In fact so far as the writer has consulted with the insurance officials of other states on this very point of the supervision of a general contract of re-insurance by the Insurance Commissioner or Superintendent, this has been the objection chiefly urged, and urged the more strenuously in proportion to the existing probability that the exercise of such powers would be called for, while the propriety of such official being a member of a committee or board appointed when necessary for this purpose, was generally recognized.

This question has been thus fully discussed as being in the opinion of the Commissioner entitled to all the space devoted to it, constituting as it does one of the vital questions in life insurance at the present time, when the smaller companies throughout the country are manifesting a growing disposition to retire from the field. Thus far nearly all voluntary retirements have been effected through the wholesale perversion of the right given to re-insure single risks, though the extension of this power to the re-insurance, *en masse*, of the policies of a company could scarcely have been contemplated. That gross injustice has been done to their policy-holders by many of the companies that have taken themselves out of existence, is too well known to all who have watched those proceedings or suffered in consequence, and

this history will doubtless repeat itself if its possibilities are not curbed or entirely removed. Thousands of policy-holders of companies that have dexterously transferred their trust funds and obligations and dissolved their organizations, have suffered their policies to lapse through the distrust and confusion created by these unexpected transfers, while not unfrequently those who have renewed their policies in the re-insuring company have found themselves transferred to a third company within a year.

While it is true of Connecticut as of Massachusetts that no apparent necessity exists for immediate legislative action on this subject, yet it is a pertinent enquiry whether Connecticut, with her large insurance interests, and occupying the important position she does as a great insurance center, may not wisely follow, and improve upon, the example of Massachusetts, in the passage of a law that shall render such abuse of the corporate powers of Life institutions, as are here referred to, impossible in this State, and by her example induce similar legislation in those States where it is most imperatively needed.

The Commissioner has no hobby of his own to urge in relation to this matter, the object aimed at being simply to call attention to the subject, and at the same time suggest such possible remedies as have occurred to him after much serious consideration of this question. Doubtless some better preventive than any here suggested can be evolved from the collective wisdom of your Honorable Body, if attention is once seriously directed to the subject. This attention is demanded by its importance, for although up to the present time no Connecticut company has shown a disposition to imitate the example of companies of other states, yet it is not possible to forecast the future, and in any case the influence of legislation of this character will be felt beyond our borders.

The peculiar nature of a life insurance contract necessarily exposes the policy-holder to various contingencies, but this one of a transfer of his funds to another company, not of his selection and without his consent, ought not to be among the number. Under our present statutes, however, a solvent Connecticut company, if its stockholders so will, can transfer its assets and obligations to a company organized under the laws of another state without the interposition of a why or wherefore from any official source whatever.

Table B. Number and Classification of Policies issued during the year 1873, and comparison of business of 1872 with business of 1873.

NAME OF COMPANY.	1871.		1872.		1873.		INCREASE OR DECREASE 1872.		INCREASE OR DECREASE 1873.	
	No. Policies issued.	Amount.	No. Policies issued.	Amount.	No. Policies issued.	Amount.	Number.	Amount.	Number.	Amount.
<i>Connecticut Companies.</i>										
Aetna	10,284	\$17,636,464	8,769	\$15,275,306	10,026	\$17,241,737	-1,515	-\$2,391,158	+1,887	+\$1,066,431
American Nat. Life & Trust .....	.....	.....	.....	.....	1,972	3,991,243	.....	.....	+1,972	+3,991,243
Charter Oak	6,808	14,159,265	5,048	10,303,846	4,828	9,325,976	-1,760	-3,955,419	-520	-871,570
Connecticut General	1,321	2,357,628	1,360	2,526,480	957	1,854,747	-61	+168,852	-303	-671,733
Connecticut Mutual	7,316	20,487,899	5,061	13,005,065	5,071	13,694,113	-2,155	-7,482,234	+10	+688,448
Continental	3,097	4,894,323	2,756	4,948,600	1,945	4,379,957	-341	+54,277	-811	-568,643
Hartford Life & Annuity	1,262	2,675,148	1,213	2,099,105	954	1,702,547	-49	-376,043	-259	-336,558
Phoenix Mutual	10,213	20,452,629	10,527	21,751,734	9,322	18,660,289	+314	+1,299,105	-1,005	3,691,445
Travelers	2,770	4,616,091	2,267	4,025,505	2,461	4,709,086	+403	-590,580	+94	+683,581
Total	42,971	\$87,279,450	37,001	\$73,836,241	38,026	\$75,619,685	-5,970	-\$13,413,200	+1,035	+\$1,783,444
<i>Companies of other States.</i>										
American Popular	514	1,273,738	515	1,097,217	498	1,812,984	+1	-176,521	-17	+745,767
Berkshire	1,059	2,297,091	651	1,726,990	721	1,646,995	-408	-570,161	+70	+79,935
Brooklyn	1,538	3,297,850	1,372	3,140,437	1,026	3,854,675	-266	-97,423	+354	+714,248
Continental	10,174	20,515,451	12,010	22,715,925	7,320	13,891,762	+1,896	+2,200,174	-1,790	-8,821,463
Equitable	10,082	39,619,850	11,778	47,885,678	12,457	48,124,625	+1,066	+8,265,828	+879	+238,947
Germania	2,963	4,863,939	2,273	4,172,369	2,305	3,903,326	-290	-691,570	+13	-269,143
Homeopathic Mutual	921	1,624,167	871	1,448,701	808	1,387,798	-50	-175,406	-63	-61,053
John Hancock Mutual	2,333	4,937,219	1,879	4,029,017	1,120	2,399,233	-454	-908,172	-750	-1,719,814
Massachusetts Mutual	2,704	6,461,069	2,386	5,417,750	1,852	4,536,237	-218	-1,043,319	-534	-691,513
Metropolitan	7,402	8,312,930	8,642	11,556,693	12,242	17,753,319	+1,040	+3,243,733	+3,600	+6,196,796

Mutual.....	12,185	35,357,683	10,052	28,610,222	14,830	45,775,070	-2,133	-6,747,461	+4,778	+17,164,848
Mutual Benefit.....	3,665	11,464,600	2,421	9,308,630	3,147	8,739,185	-344	-2,065,910	+26	-629,505
National.....	3,013	5,946,802	3,110	6,197,457	5,031	11,929,739	+97	+250,054	+1,921	+5,732,372
New York.....	8,908	24,191,400	8,769	26,031,051	8,771	26,045,816	-199	+1,830,651	+62	+14,765
Provident Life & Trust.....	1,147	2,739,748	1,229	3,032,384	1,449	4,605,842	+92	+232,586	+210	+1,573,458
State Mutual.....	638	1,265,000	637	1,448,000	497	1,149,500	-11	+153,000	-130	-298,500
Union Mutual.....	4,030	8,973,304	4,530	11,188,390	4,280	10,869,025	+490	+2,214,586	-240	-319,265
United States.....	2,430	5,377,730	3,680	8,574,604	2,108	6,375,695	+1,250	+3,196,874	-1,482	-2,198,909
Washington.....	2,560	5,193,278	2,092	4,896,759	2,007	5,037,384	-468	-356,519	-85	+220,025
Total.....	78,466	\$193,713,400	79,727	\$202,478,324	88,549	\$219,791,090	+1,261	+88,764,924	+3,822	+\$17,312,766
Grand Total.....	121,437	280,992,857	116,738	376,314,565	121,585	295,410,777	-4,709	-4,678,285	+4,877	+19,696,210

Table C. Summary of Net Outstanding Insurance Dec. 31st, 1873, of Life Insurance Companies Transacting Business in this State.

NAME OF COMPANY.	CLASSIFICATION OF NO. OF POLICIES.				NET AMOUNT OUTSTANDING DEC. 31ST, 1873.		NET AMOUNT OUTSTANDING DEC. 31ST, 1872.		NET INCREASE IN INT.	
	Whole Life.	Endowment.	Joint Life, and Survivors' Ship.	Short Term and Irregular.	Total No.	Total Amount.	No.	Amount.	No.	Amount.
<i>Connected Companies.</i>										
Enna.....	32,419	19,071	100	1,406	53,596	\$96,065,902	50,030	\$97,653,682	13,566	-\$187,780
American National Life & Trust.....	2,157	718	13	6	2,894	4,963,824	981	1,935,700	11,913	+3,028,124
Charter Oak.....	18,263	6,086	1,109	403	25,861	62,073,678	25,958	63,381,534	7	+1,307,856
Connecticut General.....	2,578	645	42	119	3,415	6,382,436	3,305	6,000,071	110	+16,365
Connecticut Mutual.....	52,800	8,664	1,079	7	63,550	181,802,731	62,826	181,735,488	724	+67,243
Continental.....	7,265	3,325	.....	217	10,807	18,375,031	10,711	15,378,458	466	+2,996,573
Hartford Life & Annuity.....	.....	.....	.....	.....	3,014	5,232,518	3,403	6,008,371	389	-\$775,853
Phoenix Mutual.....	26,133	9,141	4	.....	35,279	73,652,461	32,491	71,857,850	2,788	+1,794,611
Travelers.....	.....	.....	.....	.....	8,938	16,228,007	7,063	11,307,891	1,875	+4,920,116
Total.....	112,615	48,251	2,348	2,278	207,161	\$467,718,678	198,198	\$461,019,045	8,963	+\$6,699,633
<i>Companies of other States.</i>										
American Popular.....	2,478	22	1	427	2,928	7,304,693	2,769	6,112,174	159	+1,068,489
Beck-hire.....	.....	.....	.....	.....	5,433	12,420,543	5,379	12,292,069	54	+118,474
Brooklyn.....	3,920	1,131	.....	127	5,188	12,486,241	4,589	11,686,361	599	+1,299,880
Continental.....	17,005	8,946	888	762	27,601	57,637,301	28,582	59,988,836	981	-\$2,351,535
Equitable.....	28,746	8,697	207	71	47,181	183,986,834	43,311	171,863,648	13,870	+12,123,186
Germania.....	16,000	3,491	229	23	19,743	34,804,218	19,360	34,638,997	383	+175,221
Homeopathic Mutual.....	.....	.....	.....	.....	2,505	4,415,723	2,307	4,408,726	178	+\$86,997
John Hancock Mutual.....	5,947	2,892	19	1	8,769	19,183,581	8,396	20,134,454	467	-\$948,870
Massachusetts Mutual.....	9,329	2,910	224	1,837	14,300	32,680,942	14,402	33,614,087	192	-\$933,145
Metropolitan.....	15,822	2,712	34	.....	18,578	26,424,047	15,338	20,513,985	3,240	+5,910,062

Mutual	66,377	19,803	155	.....	86,335	269,345,135	78,156	264,655,819	+8,179	+24,589,316
Mutual Benefit.....	36,800	3,108	.....	40	39,948	131,445,353	39,425	133,164,169	+523	-1,718,816
National.....	9,874	1,832	5	327	12,058	27,195,503	9,173	20,239,861	+2,885	+6,955,642
New York.....	84,535	8,569	7	110	43,221	121,401,303	41,252	117,027,184	+1,969	+4,374,019
Provident Life & Trust.....	1,944	3,428	30	96	5,498	15,550,082	4,676	12,565,121	+822	+2,984,961
State Mutual.....	3,252	972	.....	43	4,267	8,478,485	3,924	7,622,007	+343	+835,478
Union Mutual.....	11,414	6,903	473	18	18,808	42,901,755	17,598	39,814,365	+1,280	+3,090,390
United States.....	8,274	1,598	33	232	10,187	22,454,052	10,127	22,214,384	+60	+239,768
Washington	8,827	2,437	4	9	11,267	26,826,397	10,923	25,895,096	+344	+961,241
Total.....	291,464	78,171	2,369	4,173	384,135	\$1,076,483,001	360,107	\$1,017,442,843	+23,968	+\$59,040,158
Grand Total.....	434,079	136,422	4,717	6,451	591,599	1,544,201,679	558,365	1,478,461,888	+33,234	+65,739,791

C

Table D. Number and Amount of Policies Terminated during 1873, with the Mode of Termination.

NAME OF COMPANY.	BY DEATH.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.		TOTALS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Connecticut Companies.</i>														
<i>Ætna</i>	710	\$1,769,100	7	\$15,500	3,381	\$8,411,246	1,705	\$6,210,776	.....	.....	1,302	\$2,651,109	7,105	\$19,087,731
American National Life & Trust.....	24	36,350	.....	.....	8	16,500	46	93,500	8	\$20,500	23	56,000	109	223,050
Charter Oak.....	248	699,375	3	4,000	1,121	2,714,682	2,782	6,909,345	.....	.....	1,009	2,087,830	5,163	12,415,292
Connecticut General.....	33	95,045	4	15,330	83	191,920	591	1,386,808	.....	62,471	143	285,400	854	2,036,974
Connecticut Mutual.....	876	2,642,637	8	8,800	1,586	4,987,090	2,035	6,464,586	.....	190,000	450	1,238,200	4,355	15,531,373
Continental.....	112	174,933	8	33,000	120	200,983	1,280	2,766,250	.....	330,276	463	922,400	1,983	3,827,842
Hartford Life & Annuity.....	30	51,723	78	165,500	197	491,140	556	949,250	.....	25,500	488	946,250	1,349	2,629,363
Phoenix Mutual.....	363	958,018	.....	.....	83	187,676	3,290	6,957,513	661	1,747,725	3,092	5,434,548	7,439	15,285,480
Travelers.....	70	139,196	25	68,500	36	75,365	783	1,388,150	232	458,069	338	625,400	1,484	2,753,220
Total.....	2,465	\$6,566,577	133	\$310,620	6,615	\$17,805,512	13,008	\$32,526,178	901	\$2,835,301	7,508	\$14,247,137	30,431	\$77,702,265
<i>Companies of other States.</i>														
American Popular.....	16	41,800	177	400,100	20	58,500	.....	.....	10	18,000	123	313,065	346	831,495
Berkshire.....	58	121,181	.....	.....	104	288,022	443	992,150	.....	.....	112	211,734	717	1,613,087
Brooklyn.....	62	182,800	1	3,500	352	932,165	517	1,179,200	13	62,000	180	457,040	1,125	2,896,615
Confidential.....	203	701,056	8	37,500	705	1,990,000	5,140	10,623,660	512	970,000	1,200	2,500,000	7,848	16,752,516
Equitable.....	545	2,224,560	14	75,000	1,917	11,498,157	4,187	16,053,232	.....	.....	2,587	10,822,850	9,250	40,613,769
Germania.....	253	588,672	16	29,050	683	1,264,755	903	1,132,026	11	25,839	264	465,734	2,230	3,896,065
Homeopathic Mutual.....	24	45,618	3	16,000	192	475,356	273	536,750	37	98,846	115	180,935	644	1,227,475
John Hancock Mutual.....	96	226,758	3	7,000	53	138,400	831	2,128,500	269	751,685	160	366,100	1,412	3,518,943
Massachusetts Mutual.....	148	320,875	132	611,800	172	451,607	1,128	2,755,150	.....	91,024	439	892,450	2,019	5,092,936
Metropolitan.....	170	198,550	1	8,500	1,700	2,283,316	2,486	3,264,261	2,660	3,465,172	1,963	2,635,976	8,989	11,915,875

Mutual.....	924	2,904,380	.....	2,510	8,299,110	3,060	8,407,210	.....	6,860,501	1,652	5,175,540	8,146	31,646,741
Mutual Benefit.....	515	1,845,892	6	5,960	958,936	1,059	3,460,340	393	3,216,785	407	1,144,350	2,678	10,632,193
National.....	126	296,359	.....	116	404,265	1,364	2,935,470	328	934,500	792	1,984,306	2,736	6,554,300
New York.....	518	1,511,870	19	45,340	7,538,011	3,043	8,052,105	.....	1,211,156	431	3,213,136	6,908	21,571,678
Provident Life & Trust.....	37	90,707	6	30,000	480,450	353	705,960	17	114,148	78	170,500	640	1,661,765
State Mutual.....	40	78,000	72	44,227	180,750	108	319,301	.....	.....	34	66,500	314	688,778
Union Mutual.....	195	424,700	5	5,400	1,057,485	1,665	4,084,526	1	659,024	711	1,603,700	3,029	7,894,835
United States.....	139	317,252	3	12,000	611,205	1,328	3,259,970	14	166,850	575	1,841,130	2,269	6,238,407
Washington.....	115	304,590	8	21,435	1,258,235	905	2,455,200	.....	.....	333	982,215	1,842	5,021,675
Total.....	4,384	\$12,425,550	474	\$1,352,821	\$40,159,205	28,793	\$72,605,471	4,274	\$18,645,500	12,646	\$35,057,351	63,152	\$140,245,798
Grand Total.....	6,850	18,992,127	607	1,663,451	57,405,747	41,796	105,131,649	5,175	21,480,701	19,954	49,304,388	93,583	254,038,063

Table E. Percentage of Different Modes of Termination to Whole Number and Amount Terminated during the year ending Dec. 31st, 1873.

NAME OF COMPANY.	BY DEATH.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Connecticut Companies.</i>												
Etna	9.99	9.27	.10	.08	47.58	44.23	24.00	32.53	.....	.....	18.33	13.89
American Nat. Life & Trust.	22.02	16.39	.....	...	7.34	7.40	42.20	41.91	7.34	9.19	21.10	25.11
Charter Oak	4.89	5.63	.06	.03	21.71	21.87	53.89	55.66	.....	.....	19.54	16.81
Connecticut General	3.86	4.67	.47	.75	9.72	9.42	69.30	68.08	.....	3.07	16.75	14.01
Connecticut Mutual	17.68	17.01	.16	.06	32.01	32.11	41.07	41.63	.....	1.22	9.08	7.97
Continental	5.65	4.57	.40	.87	6.05	5.25	64.55	56.58	.....	8.63	23.35	24.10
Hartford Life & Annuity	2.22	1.97	5.73	6.29	14.60	18.68	41.22	36.10	.....	.97	36.18	35.99
Phoenix Mutual	4.89	6.27	.....	.....	1.12	1.23	43.47	45.51	8.90	11.43	41.62	35.56
Travelers	4.72	5.05	1.69	2.48	2.43	2.73	52.75	50.39	15.63	16.65	22.78	22.70
Total	8.10	8.90	.44	.42	21.74	23.45	42.74	44.08	2.96	3.84	24.02	19.31
<i>Companies of other States.</i>												
American Popular	4.62	5.03	51.16	48.11	5.78	7.04	.....	.....	2.89	2.17	35.55	37.66
Berkshire	8.09	7.51	.....	.....	14.51	17.86	61.78	61.50	.....	.....	15.62	13.13
Brooklyn	5.51	6.43	.09	.12	31.29	33.56	45.95	41.56	1.16	2.19	16.00	16.14
Continental	3.85	4.19	.10	.22	8.96	11.63	65.33	63.31	6.51	5.78	15.25	14.87
Equitable	5.90	5.48	.15	.18	20.74	28.16	45.29	38.53	.....	.....	27.92	26.65
Germania	15.83	15.35	.72	.76	30.63	33.75	40.49	37.33	.49	.67	11.84	12.14
Homoeopathic Mutual	3.73	3.37	.47	1.18	29.81	35.13	42.38	39.68	5.75	7.30	17.86	13.34
John Hancock Mutual	6.80	6.44	.21	.20	3.75	3.95	58.86	57.65	19.05	21.36	11.33	10.40
Massachusetts Mutual	7.33	6.31	6.54	12.01	8.52	8.87	55.87	54.12	.....	1.75	21.74	16.94
Metropolitan	1.89	1.67	.01	.07	18.91	19.16	27.65	27.40	29.63	29.07	21.84	22.63

Mutual.....	11.34	9.18	....	....	30.81	26.24	37.57	26.56	....	21.67	20.28	16.35
Mutual Benefit.....	19.23	17.36	.32	.06	11.13	9.02	39.54	32.54	14.68	30.26	15.20	10.76
National.....	4.62	4.52	....	....	4.26	6.17	50.04	44.78	12.03	14.26	29.05	30.37
New York.....	7.50	7.91	.28	.21	31.84	34.93	44.05	37.33	....	5.62	13.33	14.90
Provident Life & Trust.....	5.80	5.46	.96	1.81	23.30	29.51	55.05	46.09	2.68	6.87	12.21	10.36
State Mutual.....	12.71	11.33	32.93	6.42	19.10	26.24	34.40	46.36	....	....	10.83	9.65
Union Mutual.....	6.44	5.42	.17	.07	14.92	13.50	54.97	52.12	.03	8.41	23.47	20.48
United States.....	6.13	5.09	.13	.19	9.26	10.38	58.52	52.25	.62	2.68	25.34	29.51
Washington.....	6.24	6.07	.43	.43	26.11	25.06	49.14	48.88	....	....	18.08	19.56
Total.....	6.94	6.59	.75	.75	19.92	22.28	45.59	40.28	6.77	10.35	20.63	19.45
Grand Total.....	7.32	7.48	.65	.65	20.51	22.62	44.67	41.38	5.53	8.46	21.32	19.41

Table F. Number and Amount of Claims by Death during the years 1871, 1872, and 1873.

NAME OF COMPANY.	Commenced Business.	1871.		1872.		1873.		1871.		1872.		1873.	
		Number of Claims.	Amount.	Number of Claims.	Amount.	Number of Claims.	Amount.	Ratio of Claims to mean number of Policies.	Ratio of Loss to mean amount insured.	Ratio of Claims to mean number of Policies.	Ratio of Loss to mean amount insured.	Ratio of Claims to mean number of Policies.	Ratio of Loss to mean amount insured.
Mutual	1843,	701	2,322,685	761	2,407,625	924	2,904,380	.97	.99	1.00	.94	1.12	1.05
Mutual Benefit,.....	1846,	412	1,677,259	503	1,979,076	505	1,800,322	1.08	1.27	1.29	1.49	1.27	1.36
New York,.....	1845,	410	1,325,681	479	1,507,006	518	1,511,870	1.08	1.18	1.23	1.30	1.23	1.27
State Mutual,.....	1845,	31	63,000	41	62,000	40	78,000	.90	.98	1.10	.89	.98	.97
Connecticut Mutual,.....	1846,	681	2,014,689	814	2,402,774	876	2,642,637	1.11	1.11	1.30	1.32	1.39	1.45
American National Life & Trust,.....	1847,	23	36,350	22	41,000	24	36,556	2.01	1.88	2.17	2.60	1.24	1.11
Union Mutual,.....	1849,	158	318,950	150	347,900	195	424,700	.99	.89	.89	.92	1.07	1.03
Aetna,.....	1850,	470	1,225,803	586	1,501,312	668	1,661,528	1.01	1.19	1.20	1.53	1.29	1.71
Charter Oak,.....	1850,	215	686,765	251	707,077	248	699,375	.88	1.12	.99	1.13	.96	1.12
United States,.....	1850,	100	260,565	116	229,410	139	317,252	1.20	1.35	1.23	1.07	1.37	1.42
Berkshire,.....	1851,	35	91,512	46	109,404	58	121,181	.72	.83	.86	.90	1.07	.98
Massachusetts Mutual,.....	1851,	121	304,100	145	358,557	148	320,875	.85	.99	1.00	1.08	1.29	1.20
Phoenix Mutual,.....	1851,	381	724,228	311	713,176	393	958,018	1.43	1.21	1.06	1.13	1.06	1.30
Equitable,.....	1859,	345	1,475,990	423	1,688,882	515	2,224,560	.92	.99	1.30	1.01	1.21	1.25
Germania,.....	1860,*	224	381,666	266	453,116	353	688,672	1.24	1.17	1.40	1.34	1.81	1.70
Washington,.....	1860,	115	304,850	110	275,690	115	304,590	1.05	1.22	1.00	1.10	1.04	1.16
John Hancock Mutual,.....	1862,	65	154,228	78	225,750	96	226,758	.69	.82	.90	1.16	1.08	1.15
Brooklyn,.....	1864,	40	145,500	57	159,750	62	182,800	.82	1.11	1.28	1.36	1.27	1.48
Continental,.....	1864,	73	162,966	98	175,800	112	174,933	.75	.98	.96	.90	1.04	.97
Travelers,.....	1864,	34	59,541	72	155,447	70	139,196	.52	.48	.95	1.13	.83	.91

	1865,	33	102,284	29	94,600	33	95,045	1.19	1.56	.92	1.32	.98	1.43
Connecticut General.....	1865,	26	77,124	49	134,296	37	90,707	.69	.66	.56	.56	.73	.65
Provident Life & Trust,.....	1866,	15	29,754	13	27,977	16	31,800	.97	.46	.47	.43	.56	.48
American Popular,.....	1866,	190	575,250	212	553,250	303	701,056	.79	1.03	.78	.94	1.08	1.19
Continental, N. Y.,.....	1867,	23	44,750	23	36,769	30	51,723	.77	.72	.69	.56	.94	.91
Hartford Life & Annuity,.....													
Metropolitan,.....	1867,	61	87,500	125	164,000	170	198,550	.59	.62	.97	.93	1.00	.85
Homeopathic Mutual,.....	1868,	19	42,100	23	50,800	24	45,618	.88	.89	1.03	1.31	.99	1.03
National, U. S.,.....	1868,	47	131,700	71	206,906	136	296,559	.62	.71	.83	1.01	1.19	1.35
Totals,.....		5,038	14,836,610	5,874	16,832,034	6,798	18,829,055	1.00	1.07	1.10	1.18	1.30	1.36

BUSINESS OF 1873.

The preceding tabulations exhibit very clearly the business for the year of the several Life Companies embraced in this part of the report. Table B shows the new business transacted, as compared with that of the two preceding years. Table C shows the net amount of outstanding insurance at the close of the year, the increase or decrease for each company, and the aggregate net increase in the whole number of policies and amount of insurance, as the result of the year's operations. Table D shows the number of policies and amount of insurance terminated, with the modes of termination classified.

Table F shows the number and amount of claims during the year, and continues the comparison with the claims of preceding years, and introduces some significant ratios.

The analysis of these tabular exhibits shows that in the amount of new business done, as compared with the business of the previous year, thirteen companies show improvements ranging from \$14,765 to \$17,164,848, and aggregating \$39,931,359, while fifteen show a falling off in amounts ranging from \$79,935 to \$8,821,163, and aggregating \$20,835,149, leaving the net increase on the whole business \$19,096,210, against a net decrease of \$4,678,285 in the new business of the previous year, as compared with that of 1871; a material improvement, in view of the almost entire prostration of the business of life insurance during the last quarter of the year, in consequence of the panic.

The net amount at risk covers a total of \$1,544,201,679, an increase during the year of \$65,739,791. Eight companies show a decrease amounting to \$8,979,400, while twenty companies show an aggregate increase of \$74,719,191, leaving the net increase, as above stated, \$65,739,791, less by \$9,143,282 than the net increase from a smaller volume of business in 1872, and owing to the larger amount of insurance terminated during 1873.

The number and amount of claims maturing in each of the last three years are shown in table F, page xx. The significant ratios introduced are worthy of the critical attention of the companies. With a few trifling exceptions, the number and amount of claims will be seen to have steadily increased with each advancing year, a fact not significant in itself, but which becomes so on examination of the various ratios given in this important table.

FINANCIAL CONDITION.

Owing to the peculiar character of the business, the data given in the statement of the Railway Passengers Assurance Company, and the accident department of the Travelers Insurance Company is not tabulated, beyond inclusion in the comparative summaries, on page xxiv. Therefore the following summations embrace only the life business. The statements of the casualty companies will be found in full in their regular order.

The total admitted assets of the twenty-eight Life Companies now authorized in this State, amount to \$276,553,811, against \$247,694,283 reported for 1872, an increase of \$28,859,528 from the business of 1873, being \$1,262,340 in excess of the increase from the business of the preceding year.

The gross present liabilities, as regards policy-holders, amount to \$257,650,877 against \$230,345,290, reported for 1872, an increase of \$27,305,587, or less by \$1,553,941 than the increase of assets during the same period. The total surplus, as regards policy-holders, amounts to \$18,902,934, against \$17,348,993 at the close of 1872.

The total income for 1873 amounted to \$89,874,168.31 against \$81,939,587.57, income for 1872, an increase for the last year of \$7,934,580.74.

The expenditures for the same period make a total of \$62,322,172.58, leaving the excess of income over expenditures, \$27,551,995.73.

These results are the more favorable in view of the peculiar combination of circumstances that operated to depress the business of Life Insurance during the year covered by this report. An improvement is shown in the amount of new business done, in comparison with 1872, and a relatively greater increase of assets therefrom than was shown for that year; while a comparison of the ratios of Table K with those of the corresponding table in the previous report will show a reduction in the ratio of unrealized to realized assets, in the great majority of cases.

In the ratio of expense of management to total income, a noteworthy reduction is seen, extending along the whole line, when compared with the corresponding ratio of each company for the year preceding, that evidences a general tendency to greater economy in the management of the business.

TABLE G.—Summary Comparison of Assets, Liabilities, Premium Reserve, and Net Surplus from 1868 to 1873, inclusive.

CONNECTICUT COMPANIES.

Year.	No. of Co's	Gross Assets.	Gross Liabilities.	Net Surplus.	Prem'm Reserve	Ratio of Assets to Liabilities.	Ratio of Assets to Prem'm Reserve.
1868	9	\$45,057,482	\$34,322,242	\$10,735,240	\$33,095,981	1.3923	1.4523
1869	9	57,472,951	43,078,693	14,394,258	41,880,821	1.3248	1.3724
1870	9	65,701,233	51,836,007	13,865,226	49,942,670	1.2612	1.3137
1871	10	71,664,483	61,582,030	10,082,453	59,071,534	1.1581	1.2095
1872	10	78,871,840	70,367,409	8,504,431	67,938,094	1.1208	1.1511
1873	10	86,265,885	78,930,481	7,335,404	76,191,451	1.0921	1.1322

COMPANIES OF OTHER STATES.

1868	28	98,910,711	87,934,164	10,976,547	82,081,841	1.1248	1.2050
1869	28	124,518,921	112,388,476	12,130,445	105,138,346	1.1079	1.1845
1870	28	145,847,834	134,667,429	11,180,505	127,389,224	1.0838	1.1440
1871	28	166,813,723	153,266,594	13,547,129	147,381,958	1.0883	1.1311
1872	23	172,766,987	162,149,078	10,617,909	156,601,642	1.0654	1.1032
1873	19	191,655,354	179,047,725	12,607,629	173,255,032	1.0705	1.1062

The above comparative summaries are continued as interesting exhibits of the growth of the business; the first division includes both the Life and Casualty companies of this State as heretofore. An increase in the assets of home companies is shown from the business of 1873 amounting to \$7,394,045, and an increase of liabilities amounting to \$8,563,072, of which \$8,253,357 is charged to reserve. The decrease of surplus during the year was \$1,169,027, leaving the aggregate surplus \$7,335,404, which has probably reached the minimum, as several companies have reduced the percentage of dividends to provide for a future increase of surplus. The statements of all these companies have been carefully verified from time to time by examinations at their respective offices as per records now on file in this office.

Notwithstanding the number of companies of other States is reduced to nineteen, an increase in the amount of assets of companies of this class is shown in the last summary amounting to \$18,888,367 as against the amounts reported by twenty-three companies for 1872. The amount reported for 1872 by the nineteen companies now authorized was \$170,146,002, showing an actual increase from the business of the last year of \$21,509,352. The gross present liabilities amount to \$179,047,725, an increase of \$19,016,219, less by \$2,493,133 than the increase of assets, leaving an aggregate increase of surplus to this amount in the case of those companies. Of the gross amount of liabilities, \$173,255,032 represents the legal reserve, which shows an increase during the year of \$18,610,246.

PREMIUM NOTES.

The total amount of assets of this class held by Connecticut companies at the close of the year covered by the last returns, was \$21,723,671.31, against \$22,665,457.56 reported for the preceding year. Five companies show an increase in the amount of notes held ranging from \$2,000 to \$293,604.01, and aggregating \$483,135.02, while three companies show a decrease ranging from \$168,967.61 to \$340,426.30, and aggregating \$1,424,921.27, making a net decrease of the whole amount of notes held by these companies of \$941,786.25, against a net decrease of only \$119,848.18 in 1872. The ratio of premium notes to gross assets shows a satisfactory decline in nearly every case, the average ratio standing at 25.60, against 28.74 in 1872, and 35.22 in 1871.

The total amount of notes held December 31st, 1873, by the fifteen companies of other States that have transacted or now transact any business on the note plan was \$15,555,375.76, an increase of \$604,984.69 as compared with the amount (\$14,950,391.07) reported for 1872. Six companies show reductions small in amount aggregating \$65,662.10, while the remaining nine show an increase aggregating \$670,646.79, leaving the net increase as above stated, against a net increase of \$690,488.73 in 1872.

The premium note system, once so general, especially with Connecticut companies, is steadily declining in favor; in fact, several of the companies, both of this and other States, formerly doing business almost exclusively on the half-note plan, have substantially discontinued it so far as new business is concerned, while nearly all the others are making more or less progress in the same direction.

It will be of interest in this connection to note the progress made toward the all cash premium plan during the last three years. Taking the whole number of companies embraced in the premium note exhibit on the succeeding pages and running back to their returns for 1871, we find their cash premium receipts for that year amounted to \$32,951,327; premium notes taken, \$8,992,246; ratio of notes taken to total premium receipts, 21.24. For 1872 the cash premiums amounted to \$35,658,396; notes, \$6,627,170; ratio of notes to total premium receipts, 15.67; and for 1873, the cash premiums were \$37,522,640; notes, \$5,989,481, leaving the ratio of notes taken to total premium receipts for the last year reduced to 13.26.

Table H. Synopsis of Premium Note Account Dec. 31, 1872, and Dec. 31, 1873, showing Increase or Decrease in each year, and Ratio of Notes to Premium Reserve, etc., of Companies transacting business in this State Dec. 31, 1873.

NAME OF COMPANY.	Premium Notes, Dec. 31st, 1872.	Increase or De- crease, 1872.	Premium Notes, Dec. 31st, 1873.	Increase or De- crease, 1873.	1872.		1873.	
					Ratio of Notes to Premium Reserve.	Ratio of Notes to Gross Assets.	Ratio of Notes to Premium Reserve.	Ratio of Notes to Gross Assets.
<i>Connecticut Companies.</i>								
Atlas.....	\$5,602,499.61	—\$473,185.20	\$5,186,673.25	—\$415,327.36	35.52	31.84	30.37	27.26
American National Life & Trust.....			293,604.01	+293,604.01	....	....	26.08	24.59
Charter Oak.....	3,212,841.12	+516,523.86	3,255,841.22	+42,936.10	31.35	30.04	29.09	27.73
Connecticut General.....	138,826.75	+35,091.46	149,652.67	+11,125.92	20.97	15.23	19.44	14.20
Connecticut Mutual.....	8,890,037.92	—485,027.46	7,959,611.62	—840,426.30	30.31	25.18	24.56	21.12
Continental.....	1,330,315.15	+114,186.22	1,461,347.54	—168,967.61	59.62	52.81	45.31	44.54
Hartford Life & Annuity.....			2,000.00	+2,000.00	....	....	.38	.37
Phoenix Mutual.....	3,551,237.01	+182,562.98	3,684,716.00	+133,478.99	48.68	44.13	42.70	41.02
Travelers.....					....	....	....	....
Total.....	\$22,665,457.56	—\$119,848.14	\$21,723,671.31	—\$941,786.25	33.36	28.71	28.59	25.59
<i>Companies of other States.</i>								
American Popular.....	70,757.34	+13,500.77	88,693.73	+17,936.39	16.41	14.15	18.41	14.68
Berkshire.....	200,345.50	+29,320.97	292,164.64	+1,919.14	9.86	9.15	8.82	8.00
Brooklyn.....	486,528.60	—1,296.79	467,537.87	—18,970.73	27.27	25.50	23.43	22.41
Continental.....	2,012,278.70	+234,115.06	2,242,157.30	+229,878.60	36.11	33.77	37.51	34.29
Equitable.....					....	....	....	....
Germania.....					....	....	....	....
Homoeopathic Mutual.....	2,237.82	—1,396.40	1,119.22	—818.60	.56	.49	.31	.27
John Hancock Mutual.....	485,068.76	—3,777.26	477,117.57	—7,891.19	26.41	19.45	19.41	18.72
Massachusetts Mutual.....	952,613.57	+79,416.44	987,170.38	+34,836.81	23.88	21.14	22.19	19.75
Metropolitan.....	325,582.83	+55,772.88	376,573.93	+51,291.10	25.57	22.66	25.53	22.65

Table K. Showing the Percentage of Various Investments composing the Assets, Dec. 31, 1873, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Gross Assets.	PERCENTAGE OF ASSETS REPRESENTED BY								
		Loans on Bond and Mortgage.	Loans on Collaterals.	Premium Notes.	Real Estate.	Stocks and Bonds.	Cash in Office and Bank.	Accrued Interest.	Defer'd and outstanding Premiums.	All other Items.
<i>Connecticut Companies.</i>										
Aetna.....	\$19,030,070	33.51	2.51	27.36	.04	24.68	6.21	3.16	1.79	.84
American National Life & Trust.....	1,193,766	14.33	2.89	24.57	29.30	16.81	4.16	2.02	5.82	....
Charter Oak.....	11,850,759	39.40	11.19	27.73	9.18	2.75	3.40	2.61	1.41	2.03
Connecticut General.....	1,056,346	45.69	3.77	14.32	3.08	22.27	4.58	1.80	3.27	1.32
Connecticut Mutual.....	37,680,224	56.20	.81	21.12	3.57	10.93	3.46	2.94	.11	.86
Continental.....	2,641,364	17.30	2.75	43.96	....	15.06	8.39	.90	11.64	....
Hartford Life & Annuity.....	735,727	79.00	5.41	.27	....	2.72	2.06	1.76	5.29	3.46
Phoenix Mutual.....	8,981,124	40.69	1.13	41.02	....	6.47	2.63	1.41	6.65	....
Travelers.....	1,729,177	61.50	....	....	3.88	18.24	5.76	2.19	8.10	.33
Total.....	\$84,898,457	45.52	2.87	25.59	3.41	12.82	4.20	2.67	2.01	.91
<i>Companies of other States.</i>										
American Popular.....	604,150	8.70	6.02	14.66	....	36.28	11.01	2.66	18.09	2.58
Beckshire.....	2,528,765	50.82	1.36	8.00	7.35	25.42	2.84	1.42	2.35	.44
Brooklyn.....	2,086,639	51.81	1.47	22.42	....	13.83	3.60	2.19	3.53	1.35
Continental.....	6,539,326	18.36	2.14	34.29	12.39	8.76	6.19	1.44	15.12	1.31
Equitable.....	22,828,020	64.99	1.66	....	12.72	8.08	7.36	.83	3.70	.66
Germania.....	5,970,804	73.45	.07	....	....	17.09	1.65	1.98	6.46	....
Homoeopathic Mutual.....	521,916	37.59	21.84	.27	.16	36.25	.20	1.75	7.37	.79
John Hancock Mutual.....	2,548,357	31.94	4.61	18.72	....	31.84	1.77	2.08	9.04	....
Massachusetts Mutual.....	5,000,225	50.82	2.92	19.75	3.00	14.02	1.68	2.55	4.90	.26
Metropolitan.....	1,664,887	24.29	2.39	22.63	....	14.16	2.67	1.74	29.96	1.81

Mutual.....	65,302,756	80.70	....	....	3.89	9.14	3.41	1.42	1.41	.03
Mutual Benefit.....	28,709,634	39.82	....	24.44	.52	30.50	1.79	2.03	.59	.31
National.....	3,254,455	49.87	25.17	2.20	....	11.32	4.63	1.01	4.92	.88
New York.....	24,430,228	57.87	....	3.94	7.22	20.22	6.80	.72	3.23	....
Provident Life & Trust.....	2,154,597	14.42	17.02	4.91	4.69	51.41	1.39	.49	5.67	....
State Mutual.....	1,618,225	6.31	.14	2.84	3.09	83.88	3.27	.47	....	....
Union Mutual.....	7,751,878	53.85	1.06	29.48	3.65	2.83	1.29	3.51	3.93	.40
United States.....	4,219,814	65.52	2.40	5.32	....	17.75	4.25	1.02	3.27	.37
Washington.....	3,910,818	47.66	.12	....	.31	33.27	5.83	.87	5.92	.01
Total.....	\$191,655,354	60.49	1.26	8.12	4.67	16.44	4.02	1.44	3.29	.27
Grand Total.....	276,553,811	55.88	1.76	13.48	4.38	15.33	4.08	1.82	2.90	.47

Table L. Co-operative Companies.

		Connecticut Mutual Benefit Company, New Haven.	Mutual Benefit Life Company, Hartford.
	Assets January 1st, 1871,.....	\$13,630.11	\$6,919.18
Income during 1871.	Assessments,.....	54,797.40	1,637.00
	Certificates,.....	19,743.00	3,466.96
	Annual Dues, &c.,.....	4,286.11	3,440.40
	Total Income,.....	\$78,826.51	\$8,544.36
Expenditures during 1871.	Losses paid,.....	58,871.50	2,774.91
	Commissions,.....	8,050.58	2,910.62
	Postage and Revenue Stamps,.....	68.70	36.65
	Stationery,.....	291.20	120.62
	Salaries,.....	7,450.00	4,550.86
	Printing and Advertising,.....	760.24	170.11
	Rent,.....	536.00	600.00
	Expenses of Assessment,.....	1,759.19	.....
	All other Expenses,.....	247.60	25.84
	Total Expenditures,.....	\$78,035.01	\$11,139.51
	Assets January 1st, 1872,.....	14,421.61	4,274.65
Income during 1872.	Assessments,.....	34,566.45	6,180.10
	Certificates,.....	6,990.00	3,890.80
	Annual Dues, &c.,.....	3,821.51	2,043.00
	Total Income,.....	\$45,376.96	\$12,122.90
Expenditures during 1872.	Losses paid,.....	34,759.90	4,046.00
	Commissions,.....	3,623.94	1,873.08
	Postage and Revenue,.....	46.05	411.15
	Stationery,.....	60.39	101.29
	Salary,.....	7,107.65	4,209.62
	Printing and Advertising,.....	357.36	208.44
	Rent,.....	534.00	600.00
	Expenses of Assessment,.....	1,368.82	.....
	All other Expenses,.....	6.65	210.34
	Total Expenditures,.....	\$47,864.96	\$11,659.92
	Assets January 1st, 1873,.....	11,934.61	4,737.63
Income during 1873.	Assessments,.....	\$14,116.45	\$6,915.60
	Certificates,.....	908.00	4,191.11
	Annual Dues,.....	1,969.50	2,090.00
	Total Income,.....	\$16,994.95	\$13,196.71
Expenditures during 1873.	Losses Paid,.....	11,852.50	5,144.00
	Commissions,.....	557.10	2,015.64
	Expenses of Assessment,.....	582.85	.....
	Postage,.....	.....	387.04
	Salaries,.....	3,444.24	3,206.78
	Printing and Advertising,.....	176.25	150.64
	Rent,.....	411.00	600.00
	Stationery,.....	131.47	114.34
	Profit and Loss,.....	4,330.27	.....
	Sundry Expenses,.....	7.95	250.43
	Total Expenditures,.....	\$21,493.13	\$11,873.87
	Assets January 1st, 1874,.....	7,435.43	\$6,060.47
Character of Assets.	Cash in hand,.....	23.28	204.90
	Cash in Bank,.....	480.23	613.22
	Bills Receivable,.....	2,958.00	338.85
	Due from Agents,.....	3,564.89	4,728.60
	Office Furniture,.....	409.03	175.00
Character of Liabilities.	Due Officers and Agents,.....	1,163.26	341.27
	Due on Death Claims,.....	1,708.00	1,474.00
	Assessments Paid in Advance,.....	153.00	181.10
	Total Liabilities,.....	\$3,024.26	\$1,996.37

Table M, showing No. of Certificates in force
January 1st, 1872, 1873, 1874.

	Year.	Div. 1.	Div. 2.	Div. 3.	Div. 4.	Div. 5.	Div. A.	Div. B.	Div. C.	Total.
Connecticut Mutual Benefit	1872	225	230	383	....	....	283	959	527	2607
Company.....	1873	91	115	285	....	....	212	620	281	1604
	1874	51	63	161	....	....	57	190	185	708
Decrease in 1873.....		40	52	124	....	....	155	430	96	896
Mutual Benefit Life Com-	1872	161	202	286	199	57	203	356	183	1647
pany.....	1873	160	261	275	266	65	285	481	278	2071
	1874	351	....	341	269	61	756	....	323	2101
Increase in 1873.....		191	-261	66	3	6	471	-481	45	30

The foregoing tables exhibit the business of the Co-operative Life Insurance Companies as fully as its character will admit. The statement of the Connecticut Mutual Benefit shows a steady decline of its business, the Company in fact reporting that it has ceased taking new risks, in which case the end is evidently not far distant. The income of the company in 1873 was \$16,993.95 against \$45,376.96 in 1872, a decrease of \$28,383.01. The expenditures were \$21,493.12, an excess over income of \$4,499.18, leaving the assets reduced that amount January 1st, 1874. The number of certificates in force at the date of the last statement was 708, against 1604 reported the year before, a reduction of 896, or nearly 56 per cent. of the whole number reported in force December 31st, 1872, at which rate the current year will substantially close the business of the company.

The Mutual Benefit Life Company shows some improvement in its finances from the business of 1873. The income for the past year was \$13,196.21 against \$12,122.90 in 1872, an increase of \$1,073.81. The expenditures were \$11,873.87, leaving an excess of income over expenditures of \$1,322.84, and leaving an increase of assets at the end of the year to that amount. The increase in the number of certificates from the business of the year was 30 against an increase of 424 from the business of 1872. The disappearance of Divisions 2 and B is accounted for by the consolidation of their membership with that of Divisions 1 and A as reported by the company.

Table N. Showing the business transacted in the State of Connecticut by Life Insurance Companies during the year ending Dec. 31, 1873.

NAME OF COMPANY.	Number of Policies Issued.	Amount Insured.	Whole number in Force.	Amount Insured.	Premiums Collected.	Losses and Claims Paid.
<i>Connecticut Companies.</i>						
Etna.....	463	\$549,485	3,736	\$5,022,407	\$248,267.87	\$96,374
American National Life & Trust.....	79	177,700	269	306,700	6,871.99	7,600
Charter Oak.....	432	894,595	2,803	5,747,246	300,112.48	41,600
Connecticut General.....	48	75,421	459	775,592	37,847.79	16,545
Connecticut Mutual.....	122	381,000	2,798	8,394,000	330,926.15	133,803
Continental.....	179	519,500	1,262	2,085,250	152,556.81	20,033
Harford Life & Annuity.....	45	56,269	361	603,612	27,916.48	4,500
Phoenix Mutual.....	862	1,349,105	3,702	6,006,385	190,255.84	59,290
Travelers.....	135	293,282	490	881,664	44,791.66	11,000
Total.....	2,365	\$4,293,357	15,750	\$49,823,296	\$1,345,547.07	\$396,655
<i>Companies of other States.</i>						
American Popular.....	18	61,000	146	596,250	10,679.27	.....
Berkshire.....	8	14,062	99	272,960	2,896.41	1,000
Brooklyn.....	12	9,710	84	178,870	2,021.87	.....
Continental.....	69	54,785	398	685,169	42,388.26	12,000
Equitable.....	56	310,000	640	2,425,705	54,278.50	12,000
Germania.....	8	11,500	297	267,200	9,412.24	2,207
Homeopathic Mutual.....	78	83,014	423	552,680	24,971.99	3,500
John Hancock Mutual.....	3	7,000	222	385,494	18,721.06	375
Massachusetts Mutual.....	45	86,450	416	883,392	52,272.91	11,000
Metropolitan.....	374	822,916	627	1,340,346	38,975.37	3,500

Mutual,	887	2,807,275	3,731	9,052,556	487,315.67	37,625
Mutual Benefit,	60	218,910	876	2,890,000	62,592.80	8,200
National,	124	229,656	275	552,538	11,911.00	3,000
New York,	49	160,000	1,200	2,521,000	76,868.04	7,680
Provident Life & Trust, *						
State Mutual,	30	67,000	92	206,115	8,191.42	
Union Mutual, †,			121	261,500	1,804.35	1,600
United States,	108	252,100	130	318,941	6,794.20	3,500
Washington,	25	60,500	38	87,500	2,858.50	1,024
Total,	1,893	\$5,326,888	9,755	\$23,458,246	\$908,884.06	\$108,231
Grand Total,	4,258	\$9,590,225	25,535	\$53,381,542	\$2,254,431.13	\$504,886

*Admitted January, 1874.

†Reports no new business done.

Table R. Showing the Number, Amount, and Value of Policies in Force Dec. 31st, 1873, in Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	No. of Policies	ADDITIONS.		TOTAL.		REINSURANCE.		NET INSURANCE OUTSTANDING.			
		Amount.	Value.	Amount.	Value.	Amount.	Value.	No. of Policies	Amount.	Value.	
<i>Connecticut Companies.</i>											
Ætna.....	53,596	\$98,808,691	\$17,357,533	.....	.....	\$2,142,699	\$277,566	53,596	\$96,665,992	\$17,079,967
American Nat. Life & Trust.....	2,894	5,114,460	1,107,655	.....	\$20,208	183,500	2,215	2,894	4,963,824	1,125,648
Charter Oak.....	25,951	62,073,678	11,294,474	.....	\$32,864	.....	.....	25,951	62,073,678	11,294,474
Connecticut General.....	3,415	7,177,436	785,386	.....	.....	594,000	14,233	3,415	6,392,436	771,133
Connecticut Mutual.....	63,550	181,892,731	32,413,736	.....	.....	.....	.....	63,550	181,892,731	32,413,736
Continental.....	10,807	18,932,331	2,569,643	.....	.....	557,300	6,328	10,807	18,375,031	2,563,315
Hartford Life & Annuity.....	3,014	5,709,635	594,304	.....	3,007	442,500	3,716	3,014	5,223,505	523,595
Phoenix Mutual.....	35,279	75,624,257	8,597,380	.....	68,104	40,000	6,325	35,279	75,652,461	8,626,892
Travelers.....	8,958	16,550,743	1,605,290	.....	35,897	222,736	11,138	8,958	16,328,007	1,594,092
Total.....	207,464	\$471,794,062	\$76,255,341	.....	\$107,351	\$4,182,735	\$321,541	207,464	\$467,718,678	\$75,992,822
<i>Companies of other States.</i>											
American Popular.....	2,928	7,249,663	485,533	.....	.....	49,000	3,895	2,928	7,200,663	481,638
Berkshire.....	5,453	12,492,806	2,380,654	.....	25,992	110,000	13,324	5,453	12,430,433	2,293,292
Brooklyn.....	5,188	13,253,298	1,982,912	.....	36,943	394,000	4,101	5,188	12,962,241	1,995,024
Brooklyn.....	21,901	57,720,453	5,932,292	.....	90,079	339,000	4,695	21,901	57,437,301	5,977,676
Continental.....	47,181	189,095,838	18,915,690	.....	3,890,996	.....	.....	47,181	189,095,834	20,789,615
Equitable.....	19,743	84,425,151	5,391,716	.....	379,067	.....	.....	19,743	84,801,218	5,552,900
Germania.....	2,595	4,614,430	462,896	.....	15,793	184,500	4,912	2,595	4,445,723	465,693
Homeopathic Mutual.....	8,769	19,180,745	2,440,724	.....	7,685	35,000	2,874	8,769	19,185,581	2,458,191
John Hancock Mutual.....	11,390	32,566,442	4,467,903	.....	20,341	485,500	23,499	11,390	32,080,942	4,444,404
Massachusetts Mutual.....	18,578	26,424,047	1,476,115	.....	33,566,442	.....	.....	18,578	26,424,047	1,476,115
Metropolitan.....	18,578	26,424,047	1,476,115	.....	26,424,047	.....	.....	18,578	26,424,047	1,476,115

Mutual.....	86,335	265,298,619	48,052,096	23,946,516	13,105,859	289,245,135	61,758,955	.....	86,335	289,245,135	61,758,955
Mutual Benefit.....	39,948	131,445,353	24,181,998	.....	.....	131,445,353	24,181,998	.....	39,948	131,445,353	24,181,998
National.....	12,058	27,612,032	2,310,845	708,951	347,000	28,321,003	2,657,845	1,425,500	61,489	27,195,503	2,506,556
New York.....	43,221	122,305,259	21,502,981	1,376,544	658,241	123,681,803	22,161,222	2,280,600	122,063	121,401,203	22,059,129
Provident Life & Trust.....	5,498	15,550,082	1,574,495	.....	.....	15,550,082	1,574,495	.....	5,498	15,550,082	1,574,495
State Mutual.....	4,267	8,248,800	1,252,556	229,595	128,770	8,478,485	1,381,226	.....	4,267	8,478,485	1,381,226
Union Mutual.....	18,808	42,904,555	6,766,729	.....	.....	42,904,555	6,766,729	.....	18,808	42,904,555	6,766,729
United States.....	10,187	23,005,906	3,277,457	416,446	204,403	23,422,352	3,481,860	968,300	31,940	22,454,052	3,446,950
Washington.....	11,267	26,135,239	3,224,000	691,098	340,816	26,826,337	3,574,816	.....	11,267	26,826,337	3,574,816
Total.....	384,135	\$1,050,529,028	\$156,550,546	\$31,825,372	\$16,980,348	\$1,082,364,401	\$173,530,894	\$5,881,400	\$275,762	\$1,076,483,001	\$173,225,192
Grand Total.....	591,599	1,522,323,090	222,805,887	31,942,724	17,039,370	1,554,265,814	249,845,257	10,064,135	597,303	1,544,201,679	249,247,454

Table S. Showing the Average Amount and Average Value of each Policy, and the Average Value of \$1 in the several companies authorized to transact business in Connecticut, Dec. 31st, 1873.

NAME OF COMPANY.	Commenced Business.	1871.			1872.			1873.			1872.	1873.	Increase in value of \$1.
		Average amount of each Policy.	Average Value.	Average value of \$1.	Average Amount.	Average Value.	Average value of \$1.	Average Amount.	Average Value.	Average value of \$1.			
Connecticut Companies.													
Elina.....	1850,	\$2,136	\$299	.1408	\$2,002	\$321	.1535	\$1,844	\$324	.1757	.0187	.0162	
Am. National Life & Trust,...	1847,	1,674	518	.3096	1,657	517	.3392	1,779	390	.2191	.0206	-.1111	
Charter Oak.....	1850,	2,496	362	.1450	2,442	388	.1632	2,392	425	.1819	.0182	.0187	
Connecticut General.....	1865,	2,305	189	.0820	2,220	205	.0922	2,102	230	.1094	.0102	.0172	
Connecticut Mutual.....	1846,	2,927	410	.1400	2,893	464	.1603	2,861	510	.1783	.0203	.0180	
Continental.....	1864,	1,638	187	.1101	1,706	209	.1223	1,752	238	.1357	.0122	.0134	
Hartford Life & Annuity.....	1867,	2,015	127	.0692	1,921	143	.0745	1,897	175	.0923	.0113	.0178	
Phoenix Mutual.....	1851,	2,215	209	.0944	2,180	221	.1016	2,146	245	.1141	.0172	.0125	
Travelers.....	1866,	1,849	142	.0766	1,831	163	.0892	1,848	179	.0970	.0126	.0078	
Total.....		\$2,420	\$315	.1302	\$2,351	\$343	.1461	\$2,275	\$368	.1617	.0159	.0156	
Companies of other States.													
American Popular.....	1866,	2,296	139	.0695	2,249	157	.0698	2,476	166	.0670	.0083	.0028	
Berkshire.....	1851,	2,252	325	.1443	2,301	379	.1648	2,390	423	.1889	.0205	.0191	
Brooklyn.....	1864,	2,651	359	.1353	2,622	390	.1487	2,562	386	.1505	.0134	.0018	
Continental.....	1866,	2,225	176	.0791	2,112	195	.0924	2,071	214	.1035	.0131	.0111	
Equitable.....	1859,	3,970	368	.0970	3,977	417	.1048	3,900	441	.1130	.0078	.0082	

Germania,.....	1860,	1,787	216	.1307	1,789	246	.1376	1,763	281	.1505	.0169	.0219
Homeopathic Mutual,.....	1868,	2,121	150	.0707	1,976	173	.0877	1,848	188	.1016	.0170	.0139
John Hancock Mutual,.....	1862,	2,233	234	.0979	2,262	248	.1065	1,992	281	.1280	.0116	.0185
Massachusetts Mutual,.....	1851,	2,318	246	.1063	2,291	277	.1268	2,277	312	.1372	.0145	.0164
Metropolitan,.....	1867,	1,316	89	.0674	1,338	83	.0621	1,422	79	.0559	—	.0062
Mutual,.....	1843,	3,370	573	.1701	3,386	714	.2109	3,350	715	.2135	.0408	.0036
Mutual Benefit,.....	1845,	3,443	508	.1475	3,378	559	.1655	3,291	665	.1840	.0180	.0185
National,.....	1868,	2,414	188	.0763	2,325	211	.0910	2,349	220	.0938	.0147	.0028
New York,.....	1845,	2,908	411	.1515	2,876	480	.1669	2,862	513	.1792	.0154	.0123
Provident Life & Trust,.....	1865,	2,772	242	.0873	2,687	267	.0943	2,828	286	.1013	.0129	.0029
State Mutual,.....	1845,	1,879	203	.1611	1,943	311	.1600	1,987	324	.1629	—	.0029
Union Mutual,.....	1849,	2,223	327	.1471	2,272	344	.1513	2,281	360	.1577	.0042	.0064
United States,.....	1850,	2,324	266	.1440	2,263	312	.1381	2,299	342	.1487	.0059	.0116
Washington,.....	1860,	2,341	246	.1050	2,368	286	.1206	2,381	317	.1323	.0156	.0137
Total,.....		\$2,880	\$399	.1385	\$2,839	\$430	.1515	\$2,818	\$452	.1603	.0120	.0088
Grand Total,.....		\$2,712	\$308	.1358	\$2,666	\$399	.1498	\$2,627	\$422	.1608	.0140	.0070

BUSINESS IN CONNECTICUT.

The life insurance business transacted in this State during the past year by the companies reporting to the Department at its close, is shown in Table N, page xxxiv. The totals of the first two columns probably approximate very closely the entire new business done, as the companies that retired at various times during the past year did very little new business previous to withdrawal.

The data of the third and fourth columns is necessarily estimated by the larger companies, as the continual changes of residence from one State to another by policy-holders renders it impossible to keep this record accurately without entailing an amount of labor disproportioned to the result. Nevertheless the data given is estimated with sufficient care to answer all practical purposes so far as the companies represented are concerned. It is impossible to ascertain the whole number of policies and amount of insurance now in force on lives of citizens of this State, as very many companies formerly doing business here no longer report to this office.

The home business of Connecticut companies, though larger than that of all the other companies, is small, being only about one-sixteenth of their entire business. The number of policies issued to citizens of this State during the past year was 2,365, insuring \$4,263,357, being 318 in number and \$244,996 in amount less than in 1872. The amount taken in new and renewal premiums was \$1,345,547.07 against \$1,466,147 99 taken in 1872. The losses and claims paid amount to \$396,655.

The whole number of new policies issued in this State by companies of other States was 1,893, insuring \$5,326,868, an increase of 326 in number and \$2,000,757 in amount as compared with the business reported for 1872 by a larger number of companies. The amount received for new and renewal premiums during the year was \$908,884.06. Paid for losses and claims, \$108,231. To sum up the total business in Connecticut the whole number of new policies issued was 4,258, insuring \$9,590,225. Whole number of policies reported in force 25,535, insuring \$53,281,542. Whole amount of premiums collected during the year, \$2 254,431.13; whole number of losses and claims paid in the same period, \$504,886.

VALUATIONS.

Table R gives a synopsis of policy valuations for the past year, showing the number, amount, and value of policies in force in each company, the amount and value of policies re-insured, and the net amount of insurance outstanding. Table S gives the average amount and value of each policy, and the average value of one dollar, also the average increase in the last two years. The regularity of this increase is of course effected by various circumstances, the re-insurance of one company with another, the displacement of old policies by new ones, or the small amount of new business transacted, &c. Yet the average increase particularly in Connecticut companies shows some degree of regularity, and may be of use in foreseeing the reserve for which it will be necessary to provide in the future.

STANDARDS OF RESERVE.

Substantially but two standards of reserve for Life Companies are now recognized by the laws of the several states that have thus far established insurance departments, viz: The Actuaries or Combined Experience Table of Mortality and four per cent. compound interest, and the American Experience Table and interest compounded at four and one-half per cent. The first being the legal standard adopted by Connecticut, Illinois, Maine, Massachusetts, and New Hampshire, and the last that adopted by Arkansas, California, Iowa, Kansas, Kentucky, Maryland, Michigan, Missouri, New Jersey, New York, Ohio, Pennsylvania, Tennessee, Virginia, and Wisconsin. Since the establishment of this Department all of these states have accepted the four per cent. valuation certificates of this department for Connecticut companies with the exception of Massachusetts and New York, the laws of the former compelling a valuation by its own Department, and the laws of the latter prohibiting other than a reciprocal interchange, which was not possible under our statutes, as the New York valuation was not computed by a standard equivalent to that of this State.

The same difficulty would probably have arisen with all other states having the four and one-half per cent. standard, if companies located therein had been represented in Connecticut, but as this was not the case the Commissioner was enabled to avoid

a direct issue on this question, until the last year, when the subject came up for discussion on a point taken by the newly appointed Commissioner of Pennsylvania.

By an Act approved April 24th, 1873, the State of Pennsylvania established a special department charged with the execution of the laws relating to the business of insurance, and fixed the legal standard of reserve for Mutual Life Companies and for Stock Life Companies having a cash capital of less than \$500,000 on the basis of the American Experience Table and four and one-half per cent. interest, and for Stock Life companies having a cash capital of not less than \$500,000 on the basis of the same Mortality Table, and six per cent. interest at the discretion of the Commissioner and with reference to the ratio of premium charged by such companies.

The certificates of valuation by this Department on the Connecticut basis, not being in conformity to this law, under the decision of the Pennsylvania official, the companies of this State were notified that certificates of valuation by the Pennsylvania standard must be furnished to that State, or full descriptive lists of policies must be made out and forwarded to that office for valuation, thereby causing an immense amount of labor and expense to the companies in the preparation of new policy schedules and a liability to the heavy fees for the work chargeable under the Pennsylvania law. At this stage the matter was brought to the attention of the Commissioner by the companies and also by a communication from the Pennsylvania official; on further correspondence that officer expressed his desire to relieve the companies of all unnecessary burdens as far as consistent with the obvious requirements of the laws of his State, and to that end promptly signified his readiness to accept certificates of valuation on the Pennsylvania basis of reserve if computed in this office.

As this arrangement foreshadowed enlarged opportunities for the interchange of certificates in the future, and in any case the one valuation would be a valuable check upon the other, the Commissioner caused a four and one-half per cent. valuation to be made on the schedules regularly on file in this office. Certificates of this valuation were duly furnished the Pennsylvania Commissioner and his certificate of a special valuation of the policies of the Provident Life and Trust Company of Philadelphia by the standard of this State accepted in return.

Suggested by this arrangement, is a proposition from the Superintendent of the Insurance Department of the State of New York for its adoption in relation to New York and Connecticut companies. The Superintendent purposes for the current year to make a four as well as four and one-half per cent. valuation for all New York State companies doing business in this or any other State requiring the former standard of reserve, and exchange such four per cent. certificates for certificates in conformity to the New York law. The Massachusetts Commissioner, it is stated in the last New York report, expresses his willingness to adopt this system under legislative sanction.

If this is accomplished so far as these states are concerned, there is little doubt that every other state would shortly adopt the same policy, as affording the best present prospect of lightening the annually increasing burdens of State Supervision without in any degree impairing its efficiency. Thus, for instance, the companies of Connecticut, Massachusetts, and New York, now subjected to four separate annual valuations on as many sets of policy schedules and by as many different departments, would by this arrangement require but one valuation by each standard, on one set of schedules, and these furnished the Home Department. Having but one set of schedules to make up and correct annually, the companies could vouch for their accuracy while they could be periodically verified by official comparison with the company registers.

The Department of this State, under this arrangement, by its ability to furnish certificates of valuation on either basis and its readiness to accept certificates in accordance with the Connecticut standard, would hereafter be in a position under the reciprocal provisions to estop all future demands upon Connecticut companies for policy schedules by the insurance officials of other states.

The passage of an Act authorizing the Commissioner to make annually a four and one-half as well as four per cent. valuation of the policies of Connecticut companies, when requested by the officers of such companies, and furnish certificates of the same to those states adopting that standard of reserve, will enable the Department to meet the proposal of the New York Superintendent, and all similar proposals of the officials of other states.

This measure will not of course change the legal standard of this State, which the Commissioner is still firmly of the opinion

should be maintained as the test of solvency for Connecticut companies at home and also for all other companies soliciting the patronage of our citizens, the adoption of a lower standard by the majority of states to the contrary notwithstanding. The Commissioner respectfully bespeaks for this measure the serious consideration of your Honorable Body, not only for its merit, but in deference to the eminently practical proposition of the New York Official, especially as that State is represented by eleven of the nineteen companies of other States now doing business in Connecticut. The proposed policy meets the fullest approval of the Commissioner, as its inauguration would secure the nearest approach to full comity between the various departments in this particular, that can be made so long as the several states maintain different standards of reserve.

While the removal of this large amount of actuarial work from this office would necessarily reduce its income, on the other hand its expenditures would be reduced in corresponding ratio, so that the department would still remain more than self-sustaining. The equitable distribution of the work of valuation among the several departments would secure its early completion and permit the interchange of valuation certificates by the middle of March and thus render certain a much earlier publication of the Life Report. With the amount of actuarial work required to be done under the present system, and the extreme care needed in computing the reserve on the highest basis, to guard against errors that might involve serious results, it has been found impossible to present this part of the report at the opening of the session. A nearer approach to this has, however, been made with each succeeding year, and the Connecticut Life Report has always been among the first in the field.

CONCLUSION.

This volume closes the Ninth Annual Insurance Report, and concludes the insurance history of this State for 1873. In the computation of the reserve, the compilation of the statistical tables, and the general make-up of the report, the utmost possible care has been exercised to insure accuracy, without which a work of this character has no practical value. Trifling errors will unavoidably creep in where innumerable arithmetical and mathematical calculations are involved, but it is confidently believed

that none have been overlooked that would in any degree affect the general result.

The Commissioner desires to express his acknowledgements to the officers and agents of the companies, and all others with whom he has been called to deal officially for the courteous assistance rendered him in the discharge of the often times difficult duties of his position, by their prompt compliance with all his requirements and their invariable acquiescence in his official rulings. The past three years have marked a period of exceptional trial to insurance interests. Many novel and perplexing questions have challenged attention. In their decision the mutual interests of the companies and their policy-holders have been invariably considered to the end that injustice might be done to neither. Errors in judgment are unavoidable, and doubtless these have been many, but on review it is satisfactory to know that none have been made that involved serious results.

Respectfully submitted,

GEORGE S. MILLER,

Insurance Commissioner.



STATISTICAL TABLES.

TABLE NO. 1. Classification of the various items composing the Assets, on the 31st day of December, 1873, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Loans on Bond and Mortgage.	Loans on Collaterals.	Premium Notes or Loans.	Value of Real Estate.	Stocks and Bonds owned.	Cash in Office and Bank.	Accrued Interest and Rents.	Net Deferred and Outstanding Premiums.	All other Assets.	Total admitted Assets.
<i>Connecticut Companies.</i>										
Aetna.....	\$6,379,453.05	\$478,978.69	\$5,186,672.25	\$7,737.55	\$4,696,415.75	\$1,182,116.03	\$601,020.31	\$340,950.22	\$450,377.00	\$19,030,000.04
American Nat. Life & Trust.....	171,311.40	34,500.00	293,004.01	330,000.00	200,351.00	49,714.79	24,126.03	63,472.83	.....	1,192,765.76
Charter Oak.....	4,670,787.31	1,361,613.21	3,285,707.22	1,087,380.54	325,725.00	402,453.39	309,219.00	166,779.49	241,004.20	11,830,759.33
Connecticut General.....	482,308.26	40,645.45	149,952.67	32,500.00	224,487.00	48,371.34	19,008.69	34,549.27	13,923.18	1,036,245.86
Connecticut Mutual.....	21,178,605.33	303,572.61	7,459,611.62	1,347,327.83	4,112,636.50	1,303,430.96	1,108,731.92	40,888.98	323,488.02	37,680,324.07
Continental.....	436,810.40	72,500.00	1,164,347.54	.....	397,784.50	221,683.37	23,640.04	307,567.52	.....	2,641,363.57
Hartford Life & Annuity.....	581,200.00	40,104.16	2,000.00	.....	20,025.00	15,145.63	12,021.19	38,895.46	25,420.26	735,726.70
Phoenix Mutual.....	3,634,557.74	101,579.13	3,684,716.00	.....	58,144.25	235,808.70	126,412.41	596,873.71	.....	8,981,123.97
Travelers.....	1,063,388.60	.....	.....	67,000.00	315,456.00	99,600.60	37,846.65	140,050.42	5,788.06	1,729,177.33
Totals.....	\$38,628,684.79	\$2,431,518.25	\$31,723,671.31	\$2,330,845.92	\$10,884,930.30	\$3,500,404.98	\$2,363,023.27	\$1,735,346.90	\$769,000.81	\$84,808,466.63
<i>Companies of other States.</i>										
American Popular.....	52,550.00	36,513.03	88,693.73	.....	219,340.00	66,043.14	16,093.24	109,375.96	15,582.33	604,150.43
Berkshire.....	1,285,172.43	34,400.00	202,164.61	185,776.62	642,080.00	71,773.79	35,926.76	59,463.94	11,105.92	2,538,564.60
Brooklyn.....	1,080,820.75	30,700.00	467,257.87	.....	288,583.47	75,000.30	45,671.74	69,564.82	28,130.29	2,086,038.84
Continental.....	1,200,880.61	140,978.00	2,242,157.20	810,000.00	573,126.25	404,614.19	94,100.60	988,579.48	85,780.19	6,630,925.62
Equitable.....	14,857,092.20	379,518.35	2,902,916.96	2,902,916.96	1,845,280.53	1,679,638.82	188,220.77	844,502.00	150,500.13	22,828,020.06
Germania.....	4,335,203.44	4,000.00	.....	.....	1,029,720.00	98,584.08	70,505.93	385,610.92	.....	5,970,804.37
Homeopathic Mutual.....	195,167.32	114,000.00	1,419.22	825.00	57,746.25	1,045.12	9,131.20	38,472.78	4,109.41	521,916.30
John Hancock Mutual.....	842,623.43	117,400.00	477,117.57	.....	811,493.00	45,153.72	53,114.81	230,444.87	.....	2,548,357.40
Massachusetts Mutual.....	2,541,544.00	146,164.25	987,470.38	150,000.00	701,481.00	83,890.05	127,236.37	244,902.98	17,832.07	5,000,225.10
Metropolitan.....	404,200.00	30,782.02	376,573.03	.....	249,720.00	44,423.06	29,837.44	198,940.10	30,100.00	1,064,886.55

TABLE NO. 2. Classification of the Various Items Composing the Liabilities, on the 31st day of December, 1872, of Life Insurance Companies Transacting Business in this State.

NAME OF COMPANY.	Death Losses and Matured Endowments due and unpaid.	Death Losses and Matured Endowments not due.	Death Losses and Claims resisted.	Premium Reserve, (less re-insurance.)	Unpaid Dividends, etc., due Policy-holders.	Due for Salaries, Rent, etc.	All other Liabilities.	Total Liabilities.
<i>Connecticut Companies.</i>								
<i>Etna</i> ,	\$22,378.09	\$459,636.00	\$76,124.75	\$17,079,967.00	\$239,332.39	.....	\$12,001.00	\$17,889,429.23
American National Life & Trust, .....	.....	17,580.00	.....	1,125,648.00	.....	.....	2,000.00	1,145,228.00
Charter Oak, .....	.....	216,555.00	59,000.00	11,294,474.00	9,475.00	.....	.....	11,579,504.00
Connecticut General, .....	.....	36,500.00	.....	771,133.00	.....	.....	.....	807,633.00
Connecticut Mutual, .....	.....	453,625.00	133,383.00	32,413,736.00	61,076.78	.....	.....	33,561,820.78
Continental, .....	.....	32,861.27	.....	2,563,315.00	.....	.....	.....	2,596,176.27
Hartford Life & Annuity, .....	.....	6,000.00	.....	523,365.00	827.58	.....	.....	530,122.58
Phoenix Mutual, .....	.....	196,788.00	.....	8,626,892.00	.....	.....	.....	8,823,680.00
Travelers, .....	.....	43,476.00	19,425.00	1,594,092.00	.....	295.01	12,000.00	1,609,288.01
Total ,	\$22,378.09	\$1,963,011.27	\$287,932.75	\$75,992,822.00	\$310,711.75	\$295.01	\$26,001.00	\$78,603,151.87
<i>Companies of other States.</i>								
American Popular, .....	.....	.....	8,000.00	481,658.00	.....	.....	.....	489,658.00
Berkshire, .....	.....	25,252.00	13,000.00	2,293,292.00	2,918.91	.....	.....	2,334,462.91
Brooklyn,	17,800.00	.....	11,100.00	1,995,634.00	.....	.....	4,327.00	2,029,151.00
Continental, .....	.....	148,214.00	13,000.00	5,977,576.00	.....	.....	7,640.00	6,146,430.00
Equitable,	36,000.00	420,185.00	25,000.00	20,789,615.00	76,452.00	.....	80,000.00	21,427,252.00
Germania,	15,175.17	80,358.69	39,172.56	5,552,200.00	39,759.20	.....	17,088.08	5,749,753.70
Homeopathic Mutual, .....	.....	4,000.00	.....	465,623.00	.....	.....	4,839.00	474,472.00
John Hancock Mutual,	1,000.00	37,900.00	.....	2,488,191.00	17,577.63	.....	.....	2,543,768.63
Massachusetts Mutual, .....	.....	68,539.00	43,000.00	4,444,404.00	20,321.99	.....	18,414.00	4,594,669.99
Metropolitan,	26,239.00	.....	.....	1,476,115.00	7,045.00	1,925.00	.....	1,515,409.00

TABLE NO. 3. Showing the nature of the Income of Life Insurance Companies transacting business in this State, for the year ending December 31st, 1873.

NAME OF COMPANY.	CASH INCOME.								Premium Note Income.	Total Income.
	Premiums.	Cash received for Re-insurance.	Interest on Cash Loans.	Interest on Bonds, and Dividends on Stocks.	Interest on Premium Notes.	Rents.	For Losses Re-insured.	From other Sources.		
<i>Connecticut Companies.</i>										
<i>Etna.</i>	\$3,926,253.88	\$110,327.93	\$682,592.24	\$349,498.32	\$276,311.20	\$5,009.72	\$65,143.00	\$98,476.85	\$892,256.02	\$6,238,534.51
<i>American Nat. Life & Trust.</i>	56,608.20			13,714.87					293,604.01	479,264.73
<i>Charter Oak.</i>	2,205,384.16		399,984.35	46,969.56	187,225.69	34,366.27			1,208,888.07	4,092,518.10
<i>Connecticut General.</i>	244,980.57		31,931.46	15,451.00	8,536.64		11,000.00	5,157.32	39,361.05	359,921.04
<i>Connecticut Mutual.</i>	7,575,403.10		1,520,533.96	247,891.04	443,203.47	18,553.92			56,134.50	9,861,719.99
<i>Continental.</i>	655,723.59		75,341.53		68,972.69			44,463.10	127,531.53	972,642.44
<i>Hartford Life & Annuity.</i>	240,311.99		46,778.30							287,090.29
<i>Phoenix Mutual.</i>	2,478,092.66		329,790.79		226,008.12				487,340.00	3,521,240.57
<i>Travelers.</i>	477,408.78		84,499.82	23,619.00		463.74		7,506.06		569,497.40
Totals.	\$17,860,176.93	\$110,327.93	\$3,174,435.45	\$697,643.79	\$1,210,257.81	\$58,393.65	\$76,143.00	\$493,603.33	\$3,104,827.18	\$36,385,829.07
<i>Companies of other States.</i>										
<i>American Popular.</i>	177,501.42	556.56	20,532.11						46,020.58	244,610.67
<i>Berkshire.</i>	478,160.32	6,152.75	83,333.72	39,800.18	12,250.99	9,097.18		877.48	34,471.71	684,126.33
<i>Brooklyn.</i>	548,977.00	11,858.72	68,437.00	11,754.18	33,745.48		5,000.00	2,480.45	53,529.76	728,783.39
<i>Continental.</i>	1,852,825.72	6,283.31	9,041.26	91,612.63	143,224.86	32,921.70		12,964.88	689,626.29	2,838,500.65
<i>Equitable.</i>	8,541,694.91		1,016,714.20			105,366.33		136,505.11		9,840,190.55

Germania,	1,607,390.77	.....	278,038.06	50,586.54	.....	.....	1,181.36	.....	1,946,096.73
Homeopathic Mutual,	579,116.28	.....	14,261.80	8,541.79	.....	5,500.00	4,203.30	.....	237,705.35
John Hancock Mutual,	579,960.17	384.60	84,985.66	41,667.29	21,688.52	.....	31.68	82,360.79	811,117.71
Massachusetts Mutual,	921,707.72	.....	162,296.78	30,366.27	44,685.45	1,980.66	23,686.01	279,685.87	1,473,408.75
Metropolitan,	721,734.75	.....	65,977.10	.....	.....	.....	.....	144,377.04	932,088.89
Mutual,	17,818,889.20	.....	3,320,996.05	341,936.46	.....	51,916.66	128,293.89	.....	21,692,002.25
Mutual Benefit,	4,646,661.62	.....	1,306,346.49	.....	458,966.44	3,425.00	513.98	755,406.91	7,171,410.44
National,	943,435.21	248,572.03	202,136.04	88,120.26	2,925.07	.....	1,779.79	71,681.00	1,530,152.47
New York,	5,895,194.55	.....	997,690.69	272,105.29	67,280.19	80,918.66	.....	236,326.83	7,549,616.21
Provident Life & Trust,	584,468.79	21,601.95	57,145.68	32,791.64	6,839.61	.....	.....	23,326.55	676,264.22
State Mutual,	283,014.73	.....	.....	96,944.58	2,579.25	.....	.....	.....	382,538.55
Union Mutual,	1,202,496.07	.....	330,421.78	13,136.00	136,254.67	16,119.62	6,159.44	467,709.06	2,171,946.61
United States,	1,148,624.92	.....	262,104.52	.....	.....	.....	.....	.....	1,410,729.14
Washington,	1,042,926.75	.....	122,662.77	91,173.59	.....	.....	246.92	.....	1,257,010.93
Totals,	\$49,150,683.90	\$295,499.92	\$8,402,821.71	\$1,181,537.00	\$930,601.82	\$301,645.81	\$318,894.69	\$2,884,654.39	\$63,488,339.24
Grand Totals,	67,010,860.83	405,827.85	11,577,277.16	1,879,180.79	2,140,859.63	360,039.46	412,498.02	5,989,481.57	89,874,168.21

TABLE NO. 4. *Classification of the Various Items Composing the Expenditures of Life Insurance Companies Transacting Business in this State, for the year ending Dec. 31st, 1873.*

NAME OF COMPANY.	Paid for Losses and Policy Claims.	Paid for Policies purchased, surrendered, etc.	Dividends to Policyholders.	Dividends to Stockholders.	Paid for Re-insurance.	Paid for Commissions.	Salaries, Medical Exam-ers' fees, Trav-eling, etc.	All other Ex-penditures.	Premium Non-Expenditures.	Total Expenditures.
<i>Connecticut Companies.</i>										
<i>Ætna</i>	\$1,530,482.20	\$944,507.10	\$237,644.66	\$45,000.00	\$102,751.64	\$320,453.86	111,625.27	\$184,103.31	\$1,307,786.38	\$4,824,008.42
American National Life & Trust,	28,550.00	2,897.25	2,893.80	.....	.....	5,893.72	10,487.18	22,368.62	.....	73,000.58
Charter Oak.....	759,719.06	392,509.93	153,701.06	16,000.00	.....	298,691.64	61,345.42	170,063.36	1,133,215.97	2,085,246.44
Connecticut General.....	72,145.00	21,746.01	7,686.93	15,000.00	.....	21,961.88	28,013.08	20,500.99	21,630.98	219,608.96
Connecticut Mutual.....	2,353,114.69	297,575.17	2,727,867.76	.....	.....	572,912.48	80,987.18	350,305.12	891,917.08	7,271,579.48
Continental.....	122,582.51	11,397.62	162,375.97	24,000.00	9,528.01	76,307.29	75,305.17	41,051.25	293,303.49	815,751.61
Hartford Life & Annuity.....	45,223.00	17,625.72	6,549.92	18,000.00	7,099.28	23,276.65	32,144.20	58,394.30	.....	298,213.07
Phoenix Mutual.....	870,213.03	8,933.76	784,993.71	900.00	1,036.16	269,889.91	157,149.01	143,390.52	353,870.01	2,880,750.11
Travelers.....	123,852.82	18,141.88	220.88	.....	5,670.05	49,672.42	19,087.06	26,025.23	.....	243,270.94
Total.....	\$5,905,582.61	\$1,715,304.45	\$4,083,009.69	\$118,900.00	\$137,108.33	\$1,678,334.85	\$576,154.17	\$1,016,510.70	\$4,001,623.01	\$19,231,578.71
<i>Companies of other States.</i>										
American Popular.....	31,890.00	3,891.74	31,514.54	10,500.00	2,049.59	12,437.93	22,377.36	48,182.41	8,875.08	172,628.65
Berkshire.....	124,403.08	50,025.64	55,735.09	1,785.00	6,152.75	39,693.06	16,451.54	28,496.42	20,184.38	342,926.86
Brooklyn.....	148,651.23	50,040.24	68,134.91	15,625.00	6,665.47	48,882.69	61,709.76	92,548.70	65,976.22	558,234.12
Continental.....	680,901.19	296,371.67	81,177.82	7,000.00	7,702.04	223,502.35	192,328.79	215,168.65	439,747.69	2,164,430.39
Equitable.....	2,116,338.11	1,115,578.79	1,844,612.04	8,050.00	4,132.13	534,112.16	330,352.36	646,882.42	.....	6,000,068.01
Germania.....	582,891.95	193,039.82	159,042.94	21,000.00	.....	120,361.35	105,616.80	65,190.05	.....	1,222,143.51
Homeopathic Mutual.....	54,175.67	38,744.86	8,113.97	.....	5,740.24	11,044.58	22,468.23	19,081.67	.....	156,978.22
John Hancock Mutual.....	226,469.29	27,250.57	71,353.04	4,517.21	288.16	67,381.22	35,419.66	163,982.42	88,441.09	605,546.66
Massachusetts Mutual.....	272,624.09	77,399.00	73,996.38	.....	12,810.50	106,704.67	108,504.15	53,191.21	240,804.96	915,039.96
Metropolitan.....	190,465.60	73,560.76	46,984.32	.....	2,416.04	106,263.18	100,312.03	77,344.97	93,085.94	691,352.84

Mutual,	3,401,200.08	1,675,168.03	8,397,676.22	.....	356,317.12	342,568.99	1,500,368.75	.....	15,373,320.19
Mutual Benefit,	1,843,081.18	321,430.37	1,508,941.64	.....	419,240.51	88,489.84	203,960.80	590,091.66	4,475,136.00
National,	281,734.17	196,034.64	.....	24,642.96	96,591.05	91,381.06	67,076.23	.....	817,460.11
New York,	1,468,260.89	1,444,393.70	684,159.75	44,673.78	318,471.77	246,211.35	285,539.03	231,569.38	4,693,579.65
Provident Life & Trust,	82,703.57	17,563.41	57,667.83	143.90	55,877.93	48,851.45	19,937.16	18,555.07	301,260.82
State Mutual,	80,100.00	8,337.11	72,465.98	.....	21,428.40	23,914.13	1,102.59	.....	307,348.31
Union Mutual,	392,111.08	106,134.57	88,149.74	.....	115,069.39	139,824.78	108,213.59	373,074.02	1,322,577.17
United States,	248,069.07	233,055.02	299,320.16	.....	133,484.81	52,647.44	92,071.87	.....	1,402,188.29
Washington,	326,187.11	81,211.94	136,574.15	.....	69,368.55	70,140.07	79,346.76	.....	772,975.30
Total,	\$12,565,827.26	\$5,979,892.48	\$13,686,531.52	\$143,246.49	\$2,825,253.32	\$2,070,530.29	\$3,468,092.70	\$2,190,405.39	\$43,088,503.87
Grand Total,	\$18,469,409.97	\$7,695,136.93	\$17,770,441.21	\$280,444.82	\$4,503,588.17	\$2,646,084.46	\$4,485,503.40	\$6,192,029.30	\$62,322,172.58

TABLE NO. 5. Showing the Assets, Liabilities, Income, Expenditures, Percentages, etc., of Life Insurance Companies transacting business in this State, Dec. 31st, 1873.

NAME OF COMPANY.	Total Assets.	Total Liabilities.	Ratio of Assets to Liabilities.	Total Income.	Total Expenditures.	Ratio of Expenditures to Income.	Total Claims paid.	Ratio of Claims paid to Income.
<i>Connecticut Companies.</i>								
<i>Etna</i>	\$19,030,070	\$17,880,420	106.38	\$6,228,535	\$4,824,068	77.45	\$1,664,037	26.52
American Nat. Life & Trust.....	1,193,766	1,145,228	104.25	470,265	73,001	15.23	28,550	5.96
Charter Oak.....	11,830,759	11,570,504	102.34	4,082,518	2,985,246	73.12	747,709	18.32
Connecticut General.....	1,056,246	807,483	130.73	350,921	219,698	61.04	78,849	21.91
Connecticut Mutual.....	37,680,224	33,561,821	112.27	9,861,720	7,274,579	73.78	2,370,056	24.13
Continental.....	2,641,364	2,596,176	101.74	972,042	815,752	83.92	126,598	13.02
Hartford Life & Annuity.....	735,727	530,423	138.71	287,090	208,213	72.53	45,223	15.75
Phoenix Mutual.....	8,981,124	8,823,650	101.78	3,521,241	2,589,750	73.55	932,535	26.48
Travelers.....	1,729,177	1,660,288	103.59	533,197	243,271	40.99	123,763	20.84
Total.....	\$81,898,457	\$73,603,152	108.01	\$26,385,829	\$19,233,578	72.90	\$6,126,360	23.22
<i>Companies of other States.</i>								
American Popular.....	604,150	489,658	123.38	244,611	172,629	70.57	31,800	13.00
Berkshire.....	2,538,565	2,234,463	108.32	664,126	342,927	51.64	125,892	18.96
Brooklyn.....	2,086,029	2,020,151	102.81	738,783	558,234	75.56	156,360	21.16
Continental.....	6,539,326	6,146,420	106.39	2,838,501	2,164,430	76.25	704,592	24.82
Equitable.....	22,828,630	21,427,262	106.55	9,800,181	6,690,058	67.96	2,116,338	21.59
Germania.....	5,970,804	5,743,754	103.95	1,946,097	1,222,144	62.80	563,992	30.01
Homeopathic Mutual.....	521,910	471,472	110.00	237,705	159,978	67.30	54,176	22.79
John Hancock Mutual.....	2,548,257	2,513,769	101.37	811,118	695,547	85.75	247,268	30.48
Massachusetts Mutual.....	5,000,225	4,594,670	108.83	1,473,469	915,040	62.10	287,510	19.51
Metropolitan.....	1,664,887	1,515,409	109.87	932,089	691,353	74.17	197,565	21.20

Mutual...	65,302,756	62,616,723	104.29	21,662,002	15,373,329	70.97	3,379,065	15.57
Mutual Benefit.....	28,709,634	26,557,111	108.11	7,171,410	4,975,436	69.37	1,979,227	27.60
National.....	3,264,455	2,706,085	130.61	1,520,152	817,460	53.60	280,776	18.47
New York.....	24,430,228	22,727,430	107.49	7,549,616	4,693,580	62.17	1,460,843	19.35
Provident Life & Trust.....	2,154,597	1,610,425	133.79	676,261	301,361	44.56	79,624	11.77
State Mutual.....	1,648,285	1,404,059	115.25	382,539	207,318	51.20	80,100	20.94
Union Mutual.....	7,751,878	6,930,916	112.01	2,171,997	1,392,577	60.89	421,700	19.55
United States.....	4,219,811	3,586,982	117.61	1,410,729	1,102,488	78.15	248,069	17.58
Washington.....	3,940,818	3,649,286	107.17	1,257,010	772,975	61.49	324,979	31.81
Total.....	\$191,655,354	\$173,017,725	107.01	\$63,488,339	\$43,088,594	67.57	\$12,763,366	20.10
Grand Total.....	276,553,811	257,650,877	107.31	89,874,168	62,222,172	69.34	18,889,636	21.62

TABLE NO. 6. *Showing the Premium Receipts, Expense of Management, etc., of Life Insurance Companies transacting business in this State, Dec. 31st, 1873.*

NAME OF COMPANY.	Cash Received for Premiums.	Notes Received for Premiums.	Gross Premium Receipts.	Expense of Management.	Paid for Commissions and Brokerage.	Total Income.	Ratio of Expense to Total Income.	Ratio of Commissions to Premium Receipts.	Ratio of Note to Gross Premium Receipts.
<i>Connecticut Companies.</i>									
Aetna.....	\$3,926,254	\$892,959	\$4,818,513	\$656,196	\$390,459	\$6,328,535	10.54	7.48	18.52
American National Life & Trust.....	166,986	203,044	409,540	38,720	5,864	459,265	8.08	1.27	62.75
Charter Oak.....	2,205,384	1,268,588	3,473,972	539,100	298,692	4,082,518	12.99	8.75	35.40
Connecticut General.....	244,981	39,361	284,342	70,476	21,962	359,921	19.58	7.72	13.84
Connecticut Mutual.....	7,575,403	56,135	7,631,538	1,004,105	572,912	9,861,720	10.18	7.51	.71
Continental.....	655,734	127,532	783,266	192,564	76,207	972,012	19.84	9.73	16.28
Hartford Life & Annuity.....	240,312	.....	240,312	113,715	23,277	287,090	39.61	9.69	.....
Phoenix Mutual.....	2,478,003	487,349	2,965,142	569,738	269,290	3,524,211	16.18	9.08	16.43
Travelers.....	477,400	.....	477,400	95,385	49,672	593,467	16.07	10.41	.....
Totals.....	\$17,970,506	\$3,104,828	\$21,075,334	\$3,270,999	\$1,678,335	\$26,385,820	12.40	7.96	14.73
<i>Companies of other States.</i>									
American Popular.....	178,058	46,021	224,079	83,998	12,438	241,611	34.34	5.55	20.54
Berkshire.....	481,313	34,475	515,788	84,611	39,693	661,196	12.75	7.65	6.65
Brooklyn.....	560,826	53,529	614,366	203,141	48,883	738,782	27.50	7.96	8.71
Continental.....	1,859,409	689,626	2,548,735	620,930	223,502	2,885,501	22.23	8.77	27.06
Equitable.....	8,541,695	.....	8,541,695	1,511,347	534,112	9,800,181	15.42	6.25	.....

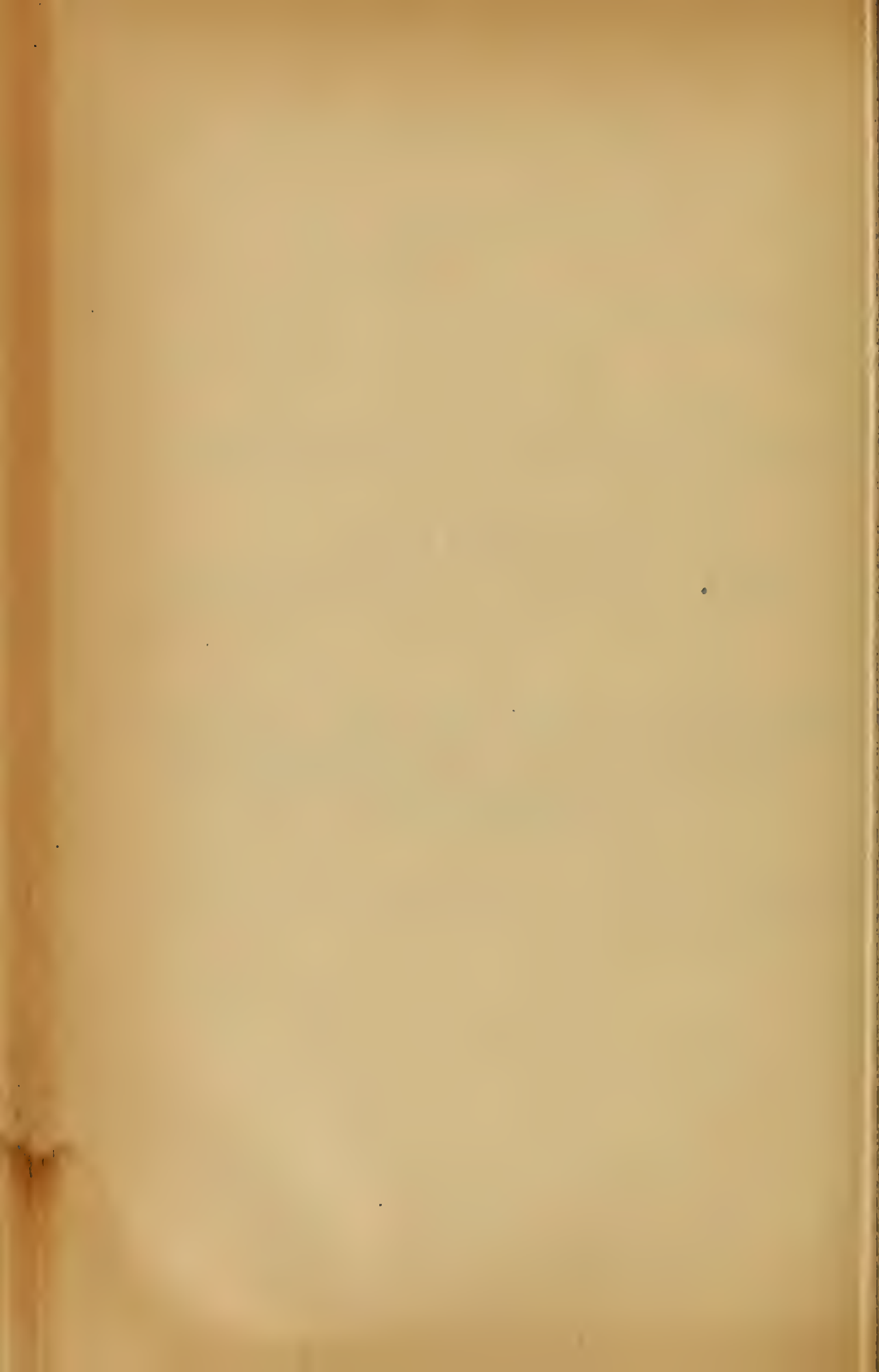
Germany,	1,607,391	.....	1,607,391	291,169	130,362	1,946,697	14,961	7,491	.....
Homeopathic Mutual,	205,116	.....	205,116	53,191	11,045	237,705	22,381	5,391	.....
John Hancock Mutual,	580,345	82,400	662,745	266,787	67,381	811,118	32,891	10,171	12,431
Massachusetts Mutual,	921,708	279,686	1,201,394	237,463	75,705	1,473,409	16,111	6,301	23,281
Metropolitan,	724,734	144,377	869,112	283,840	106,283	932,089	30,451	12,546	16,671
Mutual,	17,818,889	.....	17,818,889	1,899,285	336,317	21,662,062	8,771	2,001	.....
Mutual Benefit,	4,616,662	755,497	5,402,159	711,591	419,241	7,171,410	9,492	7,761	13,481
National,	943,438	71,681	1,015,119	255,048	96,591	1,520,152	16,781	9,352	7,061
New York,	5,895,195	236,327	6,131,522	820,522	318,472	7,549,616	10,871	5,191	3,851
Provident Life & Trust,	556,161	23,327	579,488	124,667	55,878	676,261	18,441	9,641	4,431
State Mutual,	283,015	.....	283,015	46,445	21,428	382,539	12,111	7,571	.....
Union Mutual,	1,202,496	467,709	1,670,205	363,108	115,069	2,171,997	16,721	6,891	28,431
United States,	1,148,625	.....	1,148,625	278,804	133,485	1,410,729	19,761	11,621	.....
Washington,	1,042,927	.....	1,042,927	218,855	69,369	1,257,010	17,441	6,651	.....
Totals,	\$49,197,614	\$2,884,656	\$52,082,270	\$8,364,775	\$2,825,254	\$63,488,229	13,181	5,431	5,511
Grand Totals,	67,168,120	5,989,484	73,157,604	11,635,774	4,503,589	89,874,168	12,451	6,161	8,191



CONNECTICUT LIFE INSURANCE COMPANIES.



ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS OF
CONNECTICUT LIFE INSURANCE COMPANIES, SHOW-
ING THEIR CONDITION ON THE 31ST DAY
OF DECEMBER, 1873.



ÆTNA LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized and Incorporated 1820.]

T. O. ENDERS, *President.*

J. L. ENGLISH, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$150,000.00
Whole amount of capital actually paid up in cash.....	103,056.00
Unpaid, but subscribed capital, for which subscribers' notes, &c., are held.....	46,944.00

II. ASSETS.

Loans on Real Estate.....	\$6,379,453.05
---------------------------	----------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Hartford Carpet Co.....	\$5,000.00	\$11,000.00	\$62,148.59
Willimantic Linen Co.....	30,000.00	60,000.00	
Ætna Fire Ins Co.....	7,600.00	12,540.00	
Ætna Fire Ins Co.....	16,800.00	27,720.00	142,590.00
National Exchange Bank.....	6,250.00	7,500.00	
Willimantic Linen Co.....	50,000.00	100,000.00	
Wheeler & Wilson Mfg. Co.....	19,500.00	97,500.00	16,000.00
Wheeler & Wilson Mfg. Co.....	13,000.00	65,000.00	
First National Bank, Suffield, Conn....	15,500.00	18,500.00	
Kellogg & Bulkley Co.....	12,500.00	12,500.00	23,267.31
United States Trust Co.....	15,000.00	15,750.00	
Hartford Carpet Co.....	2,600.00	5,720.00	
Ætna Fire Ins. Co.....	4,000.00	6,600.00	25,000.00
Ætna Fire Ins Co.....	10,000.00	16,500.00	
United States Trust Co.....	12,500.00	13,125.00	
United States Trust Co.....	1,300.00	1,365.00	13,300.00
Hartford City Coal and Salt Co.....	2,500.00	2,500.00	
Union Salt Co.....	42,500.00	42,500.00	
Ætna Fire Ins. Co.....	4,000.00	6,600.00	5,000.00
Willimantic Linen Co.....	375.00	750.00	
Willimantic Linen Co.....	8,125.00	16,250.00	

Ætna Fire Ins. Co.....	9,700.00	16,005.00	42,126.02
Agawam National Bank.....	2,000.00	2,800.00	
N. Y., N. H. & H. R. R.....	1,500.00	1,875.00	
First National Bank, Springfield.....	1,400.00	2,030.00	
Phoenix Fire Ins. Co.....	3,100.00	4,340.00	
Connecticut Fire Ins. Co.....	200.00	200.00	4,000.00
First National Bank, Suffield.....	4,300.00	5,160.00	
City National Bank, Hartford.....	600.00	630.00	
First National Bank, Springfield.....	3,500.00	5,075.00	
United States Trust Co.....	5,000.00	5,250.00	
State Bank of Hartford.....	2,400.00	2,640.00	31,500.00
Chicago & Northwestern R. R. Pref....	10,000.00	6,900.00	
Milwaukee & St. Paul R. R. Pref.....	10,000.00	6,600.00	
Chicago & Northwestern R. R. Pref....	10,000.00	6,900.00	
Lake Shore & Mich. Southern R. R. Pref.	10,000.00	7,600.00	
Milwaukee & St. Paul R. R. Pref.....	10,000.00	6,600.00	10,000.00
Chicago & Northwestern R. R. Pref....	10,000.00	6,900.00	
N. Y., N. H. & H. R. R.....	4,000.00	5,000.00	
United States Government 5-20 bonds..	4,500.00	5,220.00	
Town of Dayton bond.....	1,000.00	1,000.00	
Township of Mt. Pulaski.....	1,000.00	1,000.00	2,680.00
Town of Keithsburg.....	1,500.00	1,500.00	
Willimantic Linen Co.....	5,000.00	10,000.00	6,000.00
National Screw Co.....	4,600.00	8,510.00	5,000.00
Agawam Canal Co.....	1,200.00	1,200.00	
N. Y., N. H. & H. R. R.....	500.00	625.00	350.00
Town of Rocky Hill bonds.....	20,000.00	20,000.00	10,695.13
So. Minn. R. R.....	50,000.00	40,000.00	35,000.00
Assignment of Mortgage.....	1,000.00	1,000.00	981.64
Western Maryland R. R.....	1,000.00	1,000.00	640.00
United States Trust Co.....	1,000.00	1,050.00	1,800.00
Lake Shore & Michigan Southern R. R.	2,500.00	1,900.00	
National Fire Ins. Co.....	600.00	600.00	400.00
Ætna Fire Ins. Co.....	500.00	625.00	5,500.00
Hudson Co., N. J., bond.....	1,000.00	1,000.00	
Assignment of Mortgage.....	4,000.00	4,000.00	
	\$732,655.00	\$476,978.69	

Total amount loaned.....	\$476,978.69
Premium Notes and Loans on policies now in force.....	5,186,672.25
Cash value of Real Estate over and above incumbrances.....	7,737.55

Stocks and Bonds owned by the Company.

	Par value.	Market value.
Conn. River Banking Co. stock.....	\$11,750.00	\$14,100.00
Metropolitan Bank of N. Y. stock.....	10,000.00	12,500.00
Phoenix Bank of Hartford stock.....	91,800.00	143,208.00
Mercantile Bank of Hartford stock.....	40,000.00	48,000.00
City National Bank of Hartford stock.....	56,000.00	58,800.00
Hartford National Bank stock.....	75,000.00	116,250.00
First National Bank stock.....	73,900.00	99,765.00
National Exchange Bank stock.....	77,600.00	93,120.00

American National Bank stock.....	80,400.00	96,480.00
Farmers' and Mechanics' Bank stock.....	80,700.00	102,489.00
Suffield National Bank stock.....	20,000.00	24,000.00
New Britain National Bank stock.....	25,000.00	30,000.00
Charter Oak National Bank stock.....	83,600.00	106,172.00
Ætna National Bank stock.....	70,000.00	86,100.00
Hartford Trust Co. stock.....	20,000.00	21,060.00
United States Trust Co. stock.....	5,000.00	5,250.00
Rockville National Bank stock.....	18,600.00	18,600.00
Dominion Bank, Toronto, Ca., stock.....	2,000.00	2,100.00
Conn. River R. R. Co. stock.....	36,800.00	49,680.00
Ætna Fire Ins. Co. stock.....	6,300.00	10,395.00
N. Y., N. H. & H. R. R. stock.....	95,500.00	119,375.00
United States 5-20 bonds.....	500.00	570.00
United States registered 5-20 bonds 1868.....	140,000.00	162,400.00
United States registered 5-20 bonds, 1867.....	100,000.00	116,500.00
United States coupon 5-20 bonds, 1865.....	82,250.00	94,998.75
United States Sixes of 1881.....	10,000.00	11,700.00
Indianapolis and Cincinnati R. R. bonds.....	50,000.00	46,500.00
Columbus and Indianapolis R. R. bonds.....	50,000.00	42,500.00
Cincinnati and Indiana R. R. bonds.....	24,000.00	20,400.00
Pittsburgh, Ft. Wayne & Chicago R. R. bonds...	20,000.00	20,150.00
Cleve., Paine and Ashtabula R. R. bonds.....	26,000.00	26,000.00
Dayton and Michigan R. R. bonds.....	15,500.00	12,787.50
Little Miami R. R. bonds.....	1,000.00	900.00
City of Terre Haute, Ind., bonds.....	30,000.00	26,250.00
New York Central R. R. bonds.....	4,000.00	3,720.00
So. Minnesota R. R. bonds.....	22,000.00	19,800.00
Union Pacific R. R. bonds.....	30,000.00	27,000.00
City of Richmond, Ind. bonds.....	25,000.00	20,500.00
City of Richmond, 8 per cent. bonds.....	30,000.00	30,000.00
Edgar County, Ill., bonds.....	67,000.00	53,600.00
Paris Township bonds.....	15,000.00	12,000.00
Mobile City bonds.....	150,000.00	120,000.00
Georgetown Township bonds.....	30,000.00	30,000.00
Newman Township bonds.....	12,000.00	11,700.00
Camargo Township bonds.....	15,000.00	14,625.00
Garrett Township bonds.....	13,000.00	12,675.00
Elwood Township bonds.....	32,000.00	32,000.00
Hartford Town 10-30 bonds.....	21,000.00	21,000.00
Warren County bonds.....	1,000.00	930.00
Hartford City non-taxable bonds.....	69,000.00	68,950.00
Hartford Town bonds.....	11,000.00	10,975.00
Hartford City capitol bonds.....	38,000.00	38,000.00
Hartford City funded debt bonds.....	122,000.00	117,120.00
Cleveland City bonds.....	33,000.00	31,185.00
Louisville City bonds.....	50,000.00	45,000.00
Marion County, Ind. bonds.....	100,000.00	99,500.00
Atlantic Dock Co. bonds.....	25,000.00	23,750.00
Munroe County bonds.....	40,000.00	35,000.00
Papineau Township bonds.....	6,000.00	6,000.00
Tazewell County bonds.....	7,000.00	7,000.00
Macon County bonds.....	52,000.00	46,475.00

South Carolina State bonds.....	50,000.00	25,000.00
Ford County bonds.....	58,000.00	58,000.00
Brooklyn Township.....	49,000.00	46,750.00
Adams County bonds.....	50,000.00	37,937.50
Kansas City, Mo. bonds.....	50,000.00	45,000.00
Mt. Pulaski R. R. bonds.....	30,000.00	30,000.00
Town of Grant bonds.....	20,556.00	20,453.22
Christian County bonds.....	20,000.00	18,800.00
Cook County.....	25,000.00	22,750.00
Sangamon County, 10 per cent. bonds.....	15,000.00	15,750.00
Sangamon County bonds.....	25,000.00	23,500.00
Virginia State bonds.....	37,986.00	15,194.40
Chicago Water Loan bonds.....	50,000.00	50,000.00
Springfield, Ill. bonds.....	57,000.00	56,995.00
Springfield, Ill., 8 per cent. bonds.....	44,000.00	42,240.00
Springfield, Ill., Water bonds.....	41,000.00	38,970.00
Tennessee State bonds.....	34,000.00	26,520.00
Edgewood Town bonds.....	10,000.00	8,850.00
West Hartford Town bonds.....	15,000.00	15,000.00
Rock Island Town bonds.....	47,000.00	41,125.00
Elizabeth City funded bonds.....	25,000.00	23,562.50
Elizabeth City Street bonds.....	61,000.00	57,487.50
Lennox Town bonds.....	10,000.00	8,400.00
Greene County bonds.....	20,000.00	18,200.00
Hartford Town bonds.....	29,000.00	29,000.00
Peoria City bonds.....	58,000.00	52,490.00
Danbury Town bonds.....	19,000.00	18,050.00
Astoria Town bonds.....	5,000.00	4,500.00
Ottawa City bonds.....	20,000.00	20,000.00
Kankakie County bonds.....	24,000.00	23,687.50
Woodland Town bonds.....	5,000.00	4,500.00
Toledo City bonds.....	8,000.00	7,400.00
Browning Town bonds.....	5,000.00	4,500.00
Beardstown City bonds.....	5,000.00	3,500.00
Bushnell Town bonds.....	25,000.00	21,875.00
Peoria City 10 per cent. bonds.....	16,000.00	16,000.00
Macoupin County bonds.....	43,000.00	43,400.00
Miss. State Warrants bonds.....	10,000.00	8,786.05
Virginia Town bonds.....	4,500.00	4,500.00
Ricks Township bonds.....	8,000.00	6,980.00
Sangamon County bonds.....	50,000.00	46,000.00
White County bonds.....	12,000.00	10,860.00
Gallatin County bonds.....	13,000.00	10,400.00
Arcola Town bonds.....	25,000.00	24,375.00
Moultrie County bonds.....	52,000.00	45,240.00
Randolph County bonds.....	58,500.00	50,830.00
Town of Mattoon bonds.....	27,000.00	20,250.00
Town of Winchester bonds.....	10,000.00	9,600.00
Urbana Township bonds.....	8,000.00	7,680.00
City of New Boston bonds.....	13,000.00	9,750.00
Town of Middleport bonds.....	15,000.00	14,700.00
Town of Belmont bonds.....	15,000.00	14,700.00
Town of Galva bonds.....	15,000.00	14,700.00

Milford Township bonds.....	20,617.15	20,204.80
Keithsburg Town bonds.....	23,000.00	23,000.00
De Witt Township bond.....	10,000.00	9,950.00
De Witt County bonds.....	30,000.00	29,850.00
Town of Ross bonds.....	29,324.32	28,802.70
Aurora Town bonds.....	14,000.00	13,860.00
Town of Evans bonds.....	3,000.00	2,895.00
Wabash County bonds.....	30,000.00	26,100.00
Harlem River and Port Chester R. R. bonds....	100,000.00	99,500.00
Morgan County, Ill., bonds.....	28,000.00	27,475.00
Des Moines City bonds.....	40,000.00	40,000.00
Evansville City bonds.....	50,000.00	44,195.00
Morgan & Ogle Co. bonds.....	6,000.00	6,000.00
City of Fort Wayne bonds.....	51,000.00	41,835.00
City of Indianapolis bonds.....	60,000.00	49,800.00
City of Quincy bonds.....	50,000.00	37,564.00
Penn Township bonds.....	19,000.00	18,525.00
Town of Moline bonds.....	25,000.00	19,750.00
Indiana Central R. R. bonds.....	9,000.00	9,000.00
Cleve. and Pittsburgh R. R. bonds.....	4,000.00	4,000.00
Hartford City bonds.....	10,000.00	10,000.00
City of Grand Rapids bonds.....	39,000.00	34,581.83
Randolph County bonds.....	500.00	500.00
Brooklyn Township bonds.....	1,000.00	1,000.00
Kankakic Township bonds.....	1,000.00	1,000.00
Des Moines Valley R. R. bonds.....	16,000.00	14,743.50
Hartford County bonds.....	10,000.00	10,000.00
Total market value.....		\$4,696,415.75
Cash in office of Company.....		\$33,727.79
Cash deposited in Banks and Trust Companies.....		1,148,388.27
Interest accrued on cash loans and bonds owned by the Company.....		601,030.31
Net am't deferred and outstanding Premiums on policies in force Dec. 31, 1872...		340,289.22
Amount due from other Companies on account of re-insured risks.....		53,200.00
Furniture, Safes, and Fixtures belonging to the Company, at cost.	\$14,343.35	
Cash due from Agents.....		66,214.20
Loans on personal security only.....		39,962.89
Stockholders notes.....	\$46,944.00	
Total Assets.....		\$19,030,069.94

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$22,378.09
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	459,626.00
Claims for death losses and other policy claims resisted by the Company.....	76,124.75
Total Policy Claims.....	\$558,128.84
Net present value of all policies and obligations in force Dec. 31, 1873, (re- insurance deducted,) computed by the Connecticut Insurance Department (actuaries' 4 per cent.).....	17,079,967.00

Amount of unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	239,332.39
Amount of legal fees and other bills unpaid.....	12,001.00
Present liabilities as to policy-holders.....	\$17,889,429.23
Surplus as regards policy-holders.....	1,140,640.71

IV. INCOME.

Cash received for premiums on new policies and renewals during the year ending Dec. 31, 1873, without deductions for commissions or other expenses.....	\$3,915,917.19
Cash received for all other premiums.....	10,336.69
Total Cash Premium Income.....	\$3,926,253.88
Cash received for Interest upon Cash Loans.....	\$682,592.24
Cash received for Interest upon Bonds owned and dividends on Stocks.....	349,498.32
Cash received for interest upon Premium Notes or Loans.....	276,311.20
Cash received for Interest upon other debts due the company....	9,878.21
Discount on claims paid in advance.....	640.75
Total interest, dividend, and rent income.....	\$1,318,920.72
Cash from other companies on account of losses or claims on policies of this company re-insured.....	65,143.00
Cash Income from other sources.....	25,957.89
Miscellaneous cash income.....	\$91,100.89
Gross am't of notes or other obligations taken on account of renewal premiums,	892,259.02
Total Income.....	\$6,228,534.51

V. EXPENDITURES.

Cash actually paid during the year for the company's own death losses and additions thereto.....	\$1,453,366.12
Cash paid for matured endowments.....	76,816.08
Cash paid on account of policies lapsed, surrendered, or purchased.....	944,507.10
Cash paid for dividends to policy-holders.....	237,644.66
Total cash paid to policy-holders.....	\$2,712,333.96
Total cash paid for dividends to stockholders.....	45,000.00
Total cash paid for premiums (less rebate or commissions) to other companies for policies re-insured.....	\$102,751.64
Total cash paid for commissions to agents on first premiums and renewal premiums.....	360,458.86
Total cash paid for salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	15,429.05
Cash paid for Medical examiners' fees.....	29,216.19
Cash paid for salaries and other compensation of officers and employees, except agents and Medical examiners.....	66,990.03
Total pay account.....	\$574,845.77

Cash paid for U. S. taxes and Revenue Stamps, \$182.12; State and local taxes in State where organized, \$72,833.88; taxes, licenses, and fees in other States, \$49,462.41—total.....	\$122,477.91
Cash paid for rents.....	12,147.59
Total incidental expense account.....	\$134,625.50
Cash paid on account not itemized above, viz: Postage, \$12,017.25; advertising, \$4,154.11; telegraph, \$428.62; express, \$2,137.10; printing, \$8,358.77; stationery, \$2,587.11; supplies, \$8,144.27; legal expenses, \$3,897.06; State valuations, \$2,046.13; profit and loss, \$3,516.18; incidentals, \$2,190.16—total,	49,476.81
Total cash expenditures.....	\$3,516,282.04

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$133,854.84
Notes and other premium obligations used in purchase of surrendered policies.....	652,584.60
Notes and other premium obligations used in payment of dividends to policy-holders.....	383,680.54
Notes and other premium obligations voided by lapse of policies, and redeemed in cash.....	137,666.40
Total premium note expenditures.....	\$1,307,786.38
Total expenditures.....	\$4,824,068.42

VI. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year..	\$5,602,199.61
Notes and other premium obligations received during the year..	892,259.02
Total.....	\$6,494,458.63
Deduction during the year as follows:	
Notes and other premium obligations used in payment of losses and claims.....	\$133,854.84
Notes and other premium obligations used in purchase of surrendered policies.....	652,584.60
Notes and other premium obligations used in payment of dividends to policy-holders.....	383,680.54
Notes and other premium obligations voided by lapse of policies,	130,659.16
Notes and other premium obligations redeemed by maker in cash,	7,007.24
Total reduction of premium note account.....	1,307,786.38
Balance, note assets at end of the year.....	\$5,186,672.25

AMERICAN NATIONAL LIFE AND TRUST COMPANY.

LOCATED IN NEW HAVEN, CONN.

BENJAMIN NOYES, *President.*RICHARD F. LYON, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$171,344.10
---------------------------	--------------

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Fair Haven and Westville R. R. stock...	\$750.00	\$900.00	\$750.00
New Haven Co. National Bank stock...	1,000.00	1,400.00	1,200.00
Morris & Essex R. R. stock.....	10,000.00	9,300.00	10,000.00
Fair Haven Water Co., N. H., stock....	1,750.00	1,750.00	5,000.00
Morris and Essex R. R. convertible bond,	1,000.00	1,000.00	
Union Pacific R. R. bond.....	1,000.00	1,000.00	
Town of Brighton, Ill., bonds.....	1,500.00	1,500.00	
New Haven Steam Heating Co. stock...	675.00	900.00	2,600.00
Fair Haven and Westville R. R. stock...	450.00	570.00	
Fair Haven Water Co. stock.....	500.00	500.00	
Town of Brighton, Ill., bonds.....	1,000.00	1,000.00	
Fair Haven Water Co. stock.....	7,000.00	7,000.00	5,000.00
N. H. & Derby R. R. 1st mort. bonds...	5,000.00	5,000.00	5,000.00
N. H. & Willimantic R. R. 1st mort. bonds,	10,000.00	7,500.00	5,000.00
			\$34,550.00

Total amount loaned.....	\$34,550.00
Premium notes and loans on policies now in force.....	293,604.01
Value of Real Estate owned by the company, deducting incumbrances.....	350,000.00

Stocks and bonds owned by the Company.

	Par value.	Market value.
New Haven Co. Nat. Bank stock.....	\$43,850.00	\$61,391.00
German American Bank stock, N. Y.....	7,000.00	7,350.00
Merchants Nat. Bank stock, N. H.....	2,500.00	3,213.00
Town bonds of Brighton, Ill.....	20,000.00	20,000.00
Fair Haven Water Co. stock.....	5,000.00	5,000.00
N. Y. State Bounty Loan bonds, deposited with the Ins. Dept. State of New York.....	100,000.00	104,000.00

\$200,954.00

Cash in office of the company.....	\$2,492.19
Cash deposited in banks and trust companies.....	47,222.60
Interest accrued on cash loans and on bonds owned by the company.....	11,079.00
Interest and rents accrued.....	13,047.03
Net am't deferred and outstanding premiums on policies in force Dec. 31, 1873.	69,472.83
Furniture, safes, and fixtures belonging to the company, at cost... \$19,768.23	
Total assets.....	<u>\$1,193,765.76</u>

III. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$17,580.00
Net present value of all policies and obligations in force Dec. 31, 1872, (re-insurance deducted,) computed by the Conn. Insurance Department, (actuaries' 4 per cent.).....	1,125,648.00
Amount of national, state or other taxes due.....	2,000.00
Present liabilities as to policy-holders.....	<u>\$1,145,228.00</u>
Surplus as regards policy-holders.....	<u>48,537.76</u>

IV. INCOME.

Cash received for premiums on new policies and renewals during the year ending Dec. 31, 1873, without deductions for commissions or other expenses.....	\$56,585.70
Cash received from all other premiums.....	22.50
Cash premiums from other companies for re-insuring their risks,	110,327.93
Total cash premium income.....	<u>\$166,936.13</u>
Cash received for interest upon bonds owned and dividends on stocks.....	13,714.87
Received for rents.....	5,009.72
Total interest, dividend, and rent income.....	<u>18,724.59</u>
Gross amount of notes or other obligations taken on account of renewal premiums.....	\$293,604.01
Total note income.....	<u>293,604.01</u>
Total income.....	<u>\$479,264.73</u>

V. EXPENDITURES.

Cash actually paid during the year for the company's own death losses, and additions thereto.....	\$27,550.00
Cash paid on matured endowments.....	1,000.00
Cash paid on account of policies lapsed, surrendered, or purchased.....	2,867.26
Cash paid for dividends to policy-holders.....	2,863.80
Total cash paid to policy-holders.....	<u>\$34,281.06</u>
Total cash paid for commissions to agents on first premiums and renewal premiums.....	\$5,863.72
Cash paid for medical examiners' fees.....	485.50
Cash paid for salaries and other compensation of officers and employees, except agents and medical examiners.....	10,001.68
Total pay account.....	<u>16,350.90</u>

Cash paid for taxes.....	\$839.39	
Paid for rents.....	1,500.00	
Total incidental expense account.....		2,339.39
Cash paid for furniture, safes and fixtures for home or agency offices.....	\$14,768.23	
Cash paid on any account not itemized above, viz: Elevator, \$270.14; advertising, \$388.45; postage, express and telegraph, \$315.17; printing and stationery, \$1,698.73; contingent, \$2,588.51—total.....	5,261.00	
Total.....		20,029.23
Total cash expenditures.....		\$73,000.58

CHARTER OAK LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated, 1850.]

JAMES C. WALKLEY, *President.*

HALSEY STEVENS, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on real estate.....	\$4,670,787.31
---------------------------	----------------

Loans on Collaterals.

	Par Value.	Market Value.	Amount loaned.
Conn. Valley R. R. convert. bonds...	\$1,250,000	\$1,187,500	\$1,094,681.02
Assigned value of contract.....	10,000	10,000	5,000
Conn. Western R. R. bonds.....	24,000	19,200	18,450
Adams Express Co. stock.....	37,800	33,776	33,000
Hartford City Gas Light Co. stock...	11,175	16,519	15,500
Willimantic Linen Co. stock.....	17,500	35,000	21,042.79
Merc'ts L. & Trust Co. stock, Pat., N. J.	10,000	10,000	7,500
Ætna Fire Ins. Co. stock.....	15,100	24,462	16,639.40
R. L. & W. P. Co. 1st mort. bonds...	30,000	30,000	24,000
P. & D. R. R. Co. 1st mort. bonds...	100,000	75,000	50,000
Mortgage Notes, temporary loan.....	15,500	15,500	15,500
“ “ “ “ “	39,614.68	39,614.68	39,000

Mercantile Nat. Bank stock, Hartford..	7,700	8,240	} 10,000
Phoenix " " " ..	2,500	3,925	
First " " " ..	3,000	4,200	
Merchants Sav. Loan & T. Co., Chicago,	3,000	3,300	3,000
Travellers Ins. Co. stock.....	1,000	1,400	1,000
Orient Fire Ins. Co. stock.....	1,100	1,200	1,000
Central Nat. Bank stock, Middletown..	400	500	300
Atlas Fire Ins. Co. stock.....	5,000	5,000	2,500
	\$1,584,389.68	1,524,336.68	1,361,613.21
Total amount loaned.....			\$1,361,613.21
Premium notes and loans on policies now in force.....			3,285,767.22
Value of real estate owned by the company, deducting incumbrances.....			1,087,380.54

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Hartford National Bank stock.....	\$2,500.00	\$3,925.00	
Phoenix National Bank stock.....	2,500.00	3,925.00	
Conn. River Banking Co. stock.....	5,000.00	5,700.00	
Farmers & Mechanics National Bank stock	2,500.00	3,175.00	
City National Bank stock.....	2,500.00	2,550.00	
American National Bank stock.....	37,500.00	43,500.00	
Charter Oak National Bank stock.....	2,500.00	3,150.00	
Ætna National Bank stock.....	2,500.00	3,025.00	
Hartford Trust Co. stock.....	12,500.00	12,625.00	
United States Trust Co. stock.....	5,000.00	5,250.00	
Merchants Bank stock, St. Louis.....	1,750.00	1,750.00	
Cromwell Town bonds.....	5,500.00	5,500.00	
Haddam " "	37,000.00	37,000.00	
Chester " "	2,000.00	2,000.00	
Essex " "	5,000.00	5,000.00	
O'Brien Co., Iowa, judgment bonds.....	31,500.00	31,500.00	
Palo Alto, " " "	3,000.00	3,000.00	
St. Charles, Mo., Bridge Co. bonds.....	20,000.00	21,000.00	
Washington Co., Neb., school bonds.....	15,000.00	15,000.00	
Jefferson Co., Ill., "	30,000.00	30,000.00	
Conn. Western R. R. "	1,000.00	800.00	
Clintonia Co., Ill., "	7,000.00	7,000.00	
Sac County "	10,100.00	10,100.00	
Des Moines, Iowa, Gas Co. "	50,000.00	55,000.00	
Quincy, Ill., City "	10,000.00	6,000.00	
Leavenworth, Kan., City "	1,000.00	750.00	
Kansas City, Kan., "	10,000.00	7,500.00	
Total par and market value.....	\$314,850.00	\$325,725.00	\$325,725.00
Cash in office of company.....			28,984.73
Cash deposited in banks and trust companies.....			373,498.63
Interest accrued on cash loans and on bonds owned by the company.....			290,969.00
Interest accrued on premium loans and notes.....			15,000.00
Rents accrued for use of company's property, or under sub-lease.....			3,250.00

Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,	166,779.49
Cash in hands of agents due the company.....	22,173.17
Loans on personal security only.....	218,831.03
Total Assets.....	\$11,850,759.33

III. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$216,555.00
Claims for death losses and other policy claims resisted.....	59,000.00
Total policy claims.....	\$275,555.00
Net present value of all policies and obligations in force December 31, 1873, (re-insurance deducted,) computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....	11,294,474.00
Amount of unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	9,475.00
Present liabilities as to policy-holders.....	\$11,579,504.00
Surplus as regards policy-holders.....	\$271,255.33

IV. INCOME.

Total cash premium income.....	\$2,205,384.16
Cash received for interest upon cash loans.....	\$399,984.35
Interest upon bonds owned and dividends upon stocks.....	46,969.51
Interest upon premium notes or loans.....	187,225.69
Rents received for use of company's property or under sub-lease.....	34,366.27
Total interest, dividend and rent income.....	668,545.87
Total note income.....	1,208,588.07
Total Income.....	\$4,082,518.10

V. EXPENDITURES.

Cash paid for the company's own death losses and additions thereto.....	\$747,709.06
Cash paid for matured endowments.....	12,000.00
Cash paid on account of policies lapsed, surrendered or purchased.....	392,509.93
Cash paid for dividends to policy-holders.....	153,701.06
Total cash paid to policy-holders.....	\$1,305,930.05
Cash paid for dividends to stockholders.....	16,000.00
Paid commissions to agents.....	298,691.64
Paid for medical examiners' fees.....	11,745.42
Salaries, and other compensation of officers, &c., except agents and med. exam's.	49,600.00
Paid for taxes, revenue stamps, &c.....	71,357.45
All expenses not specified.....	98,705.91
Total cash expenditures.....	\$1,852,030.47

Premium-Loan Disbursements.

Premium obligations used in purchase of surrendered policies....	\$68,064.01	
" " in payment of dividends to policy-holders....	182,538.94	
" " voided by lapse of policies.....	882,613.02	
Total premium note expenditures.....		\$1,133,215.97
Total Expenditures.....		\$2,985,246.44

VI. PREMIUM-NOTE ACCOUNT.

Premium Obligations at beginning of the year.....	\$3,242,841.12	
" " received during the year.....	1,208,588.07	
Total.....		\$4,451,429.19
Deductions during the year as follows:		
Premium obligations used in purchase of surrendered policies....	\$68,064.01	
" " in payment of dividends to policy-holders...	182,538.94	
" " voided by lapse of policies.....	882,613.02	
" " redeemed by maker in cash.....	32,446.00	
Total reduction of premium-note account.....		\$1,165,661.97
Balance, Note Assets at end of the year.....		\$3,285,767.22

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated June, 1865.]

EDWARD W. PARSONS, *President.*THOMAS W. RUSSELL, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.	250,000.00
Amount of unpaid, but subscribed, capital for which obligations are held.....	250,000.00

II. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$482,308.26
---	--------------

Loans on Collaterals.

	Par Value.	Market Value.	
Hartford Carpet Company stock.....	\$1,900.00	\$4,180.00	
Greenwood " "	3,300.00	3,300.00	
Orient Fire Ins. " "	1,400.00	1,358.00	
Travelers Ins. " "	1,000.00	1,450.00	
National Fire Ins. " "	7,000.00	6,860.00	
N. Y., N. H. & Hart. R. R. Co. stock.....	5,900.00	7,375.00	
First National Bank stock, Hartford.....	4,000.00	5,480.00	
Excelsior Power Co. stock.....	700.00	700.00	
Weed Sewing Machine Co. stock.....	2,500.00	3,750.00	
Rock Island R. R. Co. stock.....	1,700.00	1,751.00	
Thompsonville Trust Co. stock.....	2,500.00	2,500.00	
United States Express Co. stock.....	5,000.00	3,500.00	
Ætna Fire Insurance Co. stock.....	900.00	1,440.00	
Pratt & Whitney Manufacturing Co. stock.....	5,100.00	5,100.00	
Peoria City bond.....	1,000.00	1,000.00	
Real Estate mortgage bond.....	1,000.00	1,000.00	
Real Estate mortgage bond.....	8,000.00	8,000.00	
Hartford City bonds....	2,000.00	2,000.00	
Hartford, Prov. & Fish. R. R. bond.....	1,000.00	950.00	
United States 5-20 bond.....	100.00	100.00	
Total amount loaned on collaterals.....	\$56,000.00	\$61,794.00	\$40,645.45
Premium notes and loans, on policies now in force.....			149,952.67
Real estate owned by the company, unencumbered.....			32,500.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 reg. bonds.....	\$80,000.00	\$92,000.00	
Connecticut State "	30,000.00	30,000.00	
Cook County "	5,000.00	5,000.00	
Chicago City "	2,000.00	2,000.00	
Toledo City "	10,000.00	10,000.00	
Hartford City "	10,000.00	10,000.00	
Quincy City "	11,000.00	9,680.00	
Shoe and Leather Bank stock, New York.....	3,300.00	4,455.00	
Merchants Exch. " "	2,500.00	2,300.00	
Fourth National " "	5,000.00	4,950.00	
Continental " "	5,000.00	3,750.00	
American National " Hartford.....	5,000.00	6,000.00	
Charter Oak National " "	5,200.00	6,656.00	
Phoenix National " "	7,000.00	10,780.00	
Hartford National " "	5,000.00	7,700.00	
First National " "	1,400.00	1,918.00	
Ætna National " "	900.00	1,098.00	
N. Y., N. H. & Hartford R. R. stock.....	12,500.00	15,625.00	
Cincinnati & Indianapolis R. R. bonds.....	6,500.00	5,850.00	
Lake Shore & Mich. Southern R. R. bonds.....	5,500.00	5,225.00	
Total par and market value.....	\$212,800.00	\$234,987.00	\$234,987.00

Cash in office of Company.....	2,695.16
Cash deposited in banks and trust companies.....	45,676.18
Interest accrued on cash loans and on bonds owned by the company.....	19,008.69
Net deferred and outstanding premiums on policies in force Dec. 31, 1873.....	34,549.27
Due from other companies on account of re-insured risks.....	5,000.00
Furniture, safes, and fixtures, at cost.....	\$2,000.00
Cash in hands of agents due the company.....	5,044.98
Bills receivable.....	3,878.20
Stockholders notes, endorsed and approved.....	\$250,000.00
Total Assets.....	\$1,056,245.86

III. LIABILITIES.

Claims for death losses and matured endowments.....	\$36,500.00
Net present value of all the outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department, (actuaries' four per cent.).....	\$785,386.00
Deduct re-insurance.....	14,263.00
Net re-insurance reserve.....	771,133.00
Present liabilities as to policy-holders.....	\$807,633.00
Surplus as regards policy-holders.....	\$248,612.86

IV. INCOME.

Total cash premium income.....	\$244,980.57
Cash received for interest upon cash loans.....	\$34,934.46
Received for interest upon bonds owned and dividends on stocks..	15,951.00
Received for interest upon premium notes or loans.....	8,536.64
Received for interest upon other debts due the company.....	1,855.90
Total interest and dividend income.....	61,278.00
Cash from other companies on account of losses or claims on policies of this company re-insured.....	\$11,000.00
Cash income from other sources, viz: profit on securities sold....	3,301.42
Miscellaneous cash income.....	14,301.42
Total note income.....	39,361.05
Total Income.....	\$359,921.04

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$72,145.00
Paid on account of policies lapsed, surrendered or purchased.....	21,746.01
Paid for dividends to policy-holders.....	7,686.93
Total cash paid to policy-holders.....	\$101,577.94
Cash paid for dividends to stockholders.....	15,000.00

Paid for premiums (less rebate or commission) to other companies for policies re-insured.....	\$11,113.19	
Paid for commissions to agents.....	21,961.88	
Paid for salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	12,172.42	
Paid for medical examiners' fees.....	2,254.00	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	13,586.66	
Total pay account.....		61,088.15
Paid for taxes, license fees, &c.....	\$5,313.30	
Cash paid for rents.....	1,912.50	
Total incidental expense account		7,225.80
Printing, stationery, and all other expenses.....		13,275.19
Total cash expenditures.....		\$198,167.08

Premium Loan Disbursements.

Notes and other premium obligations used in purchase of surrendered policies.....	\$2,358.95	
Notes and other premium obligations used in payment of dividends to policy-holders.....	12,300.92	
Notes and other premium obligations voided by lapse of policies..	6,871.11	
Total premium note expenditures.....		21,530.98
Total Expenditures.....		\$219,698.06

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$138,826.75	
Premium notes and other premium obligations received during the year.....	39,361.05	
Total.....		\$178,187.80
Deductions during the year as follows:		
Notes and other premium obligations used in purchase of surrendered policies.....	\$2,358.95	
Notes and other premium obligations used in payment of dividends to policy-holders.....	12,300.92	
Notes and other premium obligations voided by lapse of policies.	6,871.11	
Notes and other premium obligations redeemed by maker in cash.	6,704.15	
Total reduction of premium-note account.....		28,235.13
Balance, note assets at end of the year.....		\$149,952.67

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated July 15, 1846.]

JAMES GOODWIN, *President*.JACOB L. GREENE, *Secretary*.

I. ASSETS.

Loans on Real Estate..... \$21,178,605.33

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Springfield, Mass., Water Bonds.....	\$3,000.00	\$3,000.00	\$2,600.00
Cleveland & Pittsburg R. R. bonds....	10,000.00	9,700.00	11,000.00
United States bonds, 6's, 1881.....	2,000.00	2,322.00	
United States 5-20 bonds.....	2,000.00	2,322.00	
Quincy City bonds.....	8,000.00	8,000.00	
Ithaca and Athens R. R. bonds.....	5,000.00	5,000.00	14,000.00
United States 5-20 bonds.....	500.00	580.00	
Mobile & Montgomery R. R. bonds....	2,000.00	1,300.00	
First National Bank stock, Hartford....	2,600.00	3,536.00	
United States 5-20 bonds, 1865.....	1,000.00	1,116.00	1,000.00
United States 5-20 bonds, 1867.....	1,000.00	1,116.00	
First National Bank stock, Hartford....	20,000.00	27,200.00	20,000.00
Lake Shore & Mich. So. R. R. stock...	7,500.00	5,800.00	10,000.00
Lake Shore & Mich. So. R. R. scrip....	3,100.00	2,400.00	
Hartford and New Haven R. R. stock..	4,800.00	5,904.00	
First National Bank stock, Hartford....	10,000.00	13,600.00	10,000.00
Ætna Fire Insurance Co's stock.....	10,000.00	17,000.00	10,000.00
“ “ “	4,000.00	6,800.00	4,000.00
Fourth National Bank stock, N. Y.....	1,000.00	1,100.00	8,500.00
National Trust Co. N. Y.....	500.00	500.00	
Chicago & Northwestern R. R. stock...	2,000.00	1,400.00	
Pennsylvania Central R. R. stock.....	2,150.00	1,600.00	
Michigan Central R. R. stock.....	1,300.00	1,001.00	
First National Bank stock, Hartford...	1,000.00	1,360.00	
Meriden Town bond.....	1,000.00	1,000.00	
Chicago & Alton R. R. stock.....	1,600.00	1,600.00	
National Exchange Bank stock, Hartford,	6,450.00	7,740.00	
Conn Trust and Safe Deposit Co. stock,	10,000.00	10,300.00	
City of Mobile, Ala. 8 per ct. gold bonds..	100,000.00	100,000.00	100,000.00
Mobile and N. W. R. R. 8 pr. c. gold bs,	50,000.00	50,000.00	
Rockville R. R. bonds.....	14,000.00	14,000.00	12,000.00
United States bond, 6's, 1881.....	500.00	580.00	9,803.28
St. Louis Mo. bonds.....	2,000.00	2,000.00	
Ohio Canal stock.....	5,000.00	5,500.00	
Little Miami R. R. stock.....	2,500.00	2,000.00	

Pettis Co., Mo., bonds.....	6,000.00	6,000.00	4,450.00
Kansas Pacific R. R. bonds.....	3,000.00	3,000.00	2,500.00
United States bonds, 6s, 1881.....	1,000.00	1,167.00	4,000.00
Mercantile National Bank stock.....	2,000.00	2,300.00	
Evansville & Illinois R. R. bond.....	1,000.00	900.00	10,000.00
Third National Bank stock, Cincinnati..	5,000.00	8,750.00	
First " " " " ..	5,000.00	7,500.00	4,700.00
Connecticut River R. R. stock.....	1,400.00	1,750.00	
Hartford & New Haven R. R. Co. stock,	4,000.00	5,440.00	1,500.00
" " " " ..	1,400.00	1,904.00	
Mercantile Nat. Bank stock, Toledo, O.	25,000.00	27,500.00	20,000.00
Ætna Fire Insurance Co's stock.....	1,000.00	1,700.00	119.33
1 Mort. bond property in Chicago, Ill...	1,000.00	2,500.00	1,000.00
1 " " Louisville, Ill.	5,000.00	10,000.00	3,000.00
Hartford National Bank stock.....	400.00	620.00	2,500.00
1 Mort. bond, Le Grand Martin.....	1,200.00	2,400.00	
1 " Daniel F. Cadmus..	1,000.00	2,000.00	25,000.00
First National Bank, Middletown, Conn.	1,000.00	1,100.00	
Home National Bank, Meriden, Conn..	2,100.00	2,310.00	1,160.00
Middletown National Bank, Conn.....	3,900.00	4,290.00	
Oneida National Bank, Utica, N. Y....	3,300.00	3,630.00	1,100.00
Meriden National Bank.....	2,000.00	2,200.00	
National Bank of State of New York...	1,000.00	1,120.00	550.00
New Britain, Conn., National Bank....	4,000.00	4,400.00	
Waterbury, Conn., National Bank....	1,850.00	2,035.00	2,904.00
National Bank of Commerce, N. Y....	1,000.00	1,160.00	
Fourth National Bank, N. Y.....	500.00	1,100.00	550.00
Shoe and Leather Bank, N. Y.....	600.00	900.00	
First National Bank, Utica, N. Y.....	2,640.00	2,904.00	1,650.00
National Bank of Kinderhook, N. Y....	500.00	550.00	
Yale National Bank, New Haven, Conn.	1,500.00	1,650.00	
	\$366,740.00	\$434,057.00	\$303,572.61
Total amount loaned.....			\$303,572.61

Premium notes and loans on policies now in force.....	7,959,611.62
Cost of real estate owned by the company after deducting incumbrances.....	1,347,227.83

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States bonds, 6's of 1881.....	\$400,000.00	\$1,277,777.77
" " "	700,000.00	
" " " Currency 6's.....	500,000.00	570,000.00
Bonds of the State of Connecticut.....	600,000.00	630,000.00
" " " Tennessee.....	20,000.00	16,000.00
Bonds of the City of Toledo, O.....	20,000.00	19,000.00
" " " Terre Haute, Ind.....	29,000.00	25,085.00
" " " Fort Wayne, Ind.....	100,000.00	75,000.00
" " " Jackson, Mich.....	110,000.00	99,000.00
" " " Evansville, Ind.....	63,000.00	52,510.00
" " " "	2,000.00	
" " " Water... ..	300,000.00	255,000.00

Bonds of the City of Louisville, Ky., Sewer...	200,000.00	182,500.00	
" " " " Change of Gauge,	100,000.00	92,500.00	
" " " Quincy, Ill.....	250,000.00	187,500.00	
" " " " Debt funding,	16,000.00	13,600.00	
" " " Milwaukee, Wis.....	150,000.00	150,000.00	
" " " " Water...	500,000.00	475,000.00	
" " " Kansas City, Mo.....	150,000.00	135,000.00	
First National Bank, Hartford.....	13,000.00	17,680.00	
City " " "	10,000.00	10,500.00	
Etna " " "	2,500.00	3,025.00	
Phoenix " " "	1,500.00	2,250.00	
Charter Oak " "	1,000.00	1,250.00	
State " "	1,000.00	1,050.00	
Fourth National Bank, New York.....	20,000.00	22,000.00	
Conn. Trust and Safe Deposit Co., Hartford....	30,000.00	30,900.00	
Hartford & New Haven R. R. Co.....	21,000.00	25,830.00	
Connecticut River R. R. Co.....	5,000.00	6,500.00	
Total par and market value	\$4,315,000.00	\$4,376,457.77	\$4,376,457.77
Cash in office of company.....			11,179.62
Cash deposited in banks and trust companies.....			1,294,301.34
Interest due and accrued on cash loans and bonds owned by the company.....		\$827,741.85	
Interest accrued on premium loans and notes.....		278,586.40	
Rents accrued.....		2,403.67	
Total accrued interest and rents.....			1,108,731.92
Net am't deferred and outstanding premiums on policies in force Dec. 31, 1873..			40,868.98
Agents' balances.....			59,667.05
Total assets.....			\$37,680,224.07

II. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$953,625.00	
Claims for death losses and other policy claims resisted by the company.....	133,383.00	
Total policy claims.....		\$1,087,008.00
Net present value of all policies and obligations in force Dec. 31, 1873, (re-insur- ance deducted,) computed by the Connecticut Insurance Department (actu- aries' 4 per cent.).....		32,413,736.00
Amount of all unpaid dividends of surplus, percentages, bonuses, or other de- scription of profits due policy-holders.....		61,076.78
Total present liabilities as to policy-holders.....		\$33,561,820.78
Surplus as regards policy-holders.....		\$4,118,403.29

III. INCOME.

Cash received for premiums on new policies during the year end- ing Dec. 31, 1873, without deductions for commissions, or other expenses.....	\$599,037.33	
Cash received for renewal premiums during the year.....	6,969,333.20	
Cash received for all other premiums.....	7,012.57	
Total cash premium income.....		\$7,575,403.10

Cash received for interest upon cash loans.....	\$1,520,533.96	
Cash received for interest upon bonds owned and dividends on stocks.....	247,891.04	
Cash received for interest upon premiums notes or loans.....	443,203.47	
Rents received.....	18,553.92	
Total interest, dividend, and rent income.....		\$2,230,182.39
Gross amount of notes or other obligations taken on account of new premiums.....	\$56,134.50	
Total note income.....		56,134.50
Total income.....		<u>\$9,861,719.99</u>

IV. EXPENDITURES.

Cash actually paid during the year for the company's own death losses, and additions thereto.....	\$2,353,114.69	
Cash paid on account of policies lapsed, surrendered, or pur- chased.....	297,575.17	
Cash paid for dividends to policy-holders.....	2,727,867.76	
Total cash paid to policy-holders.....		\$5,378,557.62
Cash paid for commissions to agents on first premiums.....	\$163,792.96	
Cash paid for commissions to agents on renewal premiums.....	409,119.52	
Cash paid for medical examiner's fees.....	14,518.00	
Cash paid for salaries and other compensation of officers and employees, except agents and medical examiners.....	66,469.18	
Cash paid for U. S. taxes and revenue stamps; state and local taxes in state where organized; taxes, licences, and fees in other states; total.....	225,471.82	
Cash paid for advertising, printing, profit and loss, postage, ex- change, &c.....	124,733.30	
Total.....		1,004,104.78
Total cash expenditures.....		<u>\$6,382,662.40</u>

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$25,941.48	
Notes and other premium obligations use in purchase of surren- dered policies.....	296,468.73	
Notes and other premium obligations used in payment of divi- dends to policy-holders.....	379,141.67	
Notes and other premium obligations voided by lapse of policies,	190,365.20	
Total premium note expenditures.....		\$891,917.08
Total expenditures.....		<u>\$7,274,579.48</u>

V. PREMIUM-NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$8,800,037.92	
Premium notes and other premium obligations received during the year.....	56,134.50	
Total.....		<u>\$8,856,172.42</u>

Deductions during the year as follows:

Notes and other premium obligations used in payment of losses and claims.....	\$25,941.48
Notes and other premium obligations used in purchase of surrendered policies.....	296,468.73
Notes and other premium obligations used in payment of dividends to policy-holders.....	379,141.67
Notes and other premium obligations voided by lapse of policies,	190,365 20
Notes and other premium obligations redeemed by maker in cash,	4,643.72
Total reduction from note account.....	\$896,560.80
Balance, note assets at end of the year.....	\$7,959,511.62

CONTINENTAL LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated July, 1862.]

JAMES S. PARSONS, *President.*

ROBERT E. BEECHER, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	120,000.00
Amount of unpaid, but subscribed capital, for which obligations are held.....	180,000.00

II. ASSETS.

Loans on real estate.....	\$456,840.40
---------------------------	--------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Fourth National Bank stock, New York.....	\$1,000	\$1,070	\$1,000
Hartford Carpet Company stock.....	2,500	5,650	5,000
Ætna Life Ins. Co. ".....	800	2,400	2,000
Willimantic Linen Co. ".....	10,000	20,000	7,500
Weed Sewing Machine Co. ".....	3,750	5,250	5,000
Union Manufacturing Co. ".....	5,000	5,000	
Orient Fire Ins. Co. ".....	3,000	3,000	1,500
Travelers Ins. Co. ".....	2,700	3,780	2,500
National Screw Co. ".....	500	950	
Phoenix Ins. Co. ".....	5,000	7,000	6,000
Galena & Chicago Union R. R. Co. bond.....	1,000	1,000	
Utica Cement Co. stock.....	20,000	20,000	10,000
Steam Boiler Ins. Co. stock.....	2,065	4,130	1,750

Phoenix National Bank stock, N. Y.....	2,500	2,500	3,700
National Bank of Commerce stock, N. Y.....	1,000	1,000	
Fourth National Bank stock, N. Y.....	500	535	
Adams Nickle Plating Co. stock.....	3,900	3,900	
Ætna Insurance Co. stock.....	400	700	400
Middletown, Uni. & Water Gap R. R. Co. bonds,	14,000	14,000	10,000
Adams Nickel Plating Co. stock.....	7,000	7,000	2,500
Steam Boiler Ins Co. stock.....	1,435	2,870	1,300
Mort. Notes, F. Shepard and M. L. & F. J. Abbey,	7,000	7,000	7,000
Endorsed Note, Geo. F. Bill.....	4,666	4,666	3,500
Adams Nickel Plating Co. stock.....	3,000	3,000	1,500
Coup. mort. bond, H. Kuhn.....	1,000	1,000	350
Total.....	\$103,716	\$127,401	\$72,500
Premium notes and loans on policies now in force.....			\$72,500.00
			1,161,347.54

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 registered bonds.....	\$100,000.00	\$119,000.00	
United States 5-20 coupon bonds.....	10,000.00	11,900.00	
United States 6s, 1881, bonds.....	1,000.00	1,200.00	
Hartford City ".....	11,500.00	11,270.00	
Middletown water ".....	7,400.00	6,772.50	
Macoupin County ".....	10,000.00	10,000.00	
Leavenworth County ".....	10,000.00	8,000.00	
Indianapolis City ".....	10,000.00	7,950.00	
Quincy City ".....	10,000.00	7,400.00	
Jefferson County ".....	10,000.00	8,500.00	
Terre Haute City ".....	10,000.00	8,750.00	
Fort Wayne City ".....	10,000.00	7,575.00	
Charter Oak National Bank stock.....	10,000.00	13,000.00	
American National Bank ".....	20,000.00	24,500.00	
Hartford National Bank ".....	10,000.00	15,700.00	
Phoenix National Bank ".....	12,800.00	20,066.00	
Hartford Trust Co. ".....	1,200.00	1,320.00	
New Britain National Bank ".....	5,000.00	6,500.00	
Farmers & Mech. Nat. Bank ".....	40,500.00	53,865.00	
Exchange National Bank ".....	10,000.00	12,500.00	
First National Bank ".....	6,400.00	8,960.00	
Ætna National Bank ".....	9,400.00	11,750.00	
Conn. Trust and Safe Deposit Co. stock.....	7,500.00	7,875.00	
Indianapolis & Cincinnati R. R. Co. bonds.....	10,000.00	8,725.00	
Hartford & New Haven R. R. Co. stock.....	3,800.00	4,706.00	
Total par and market value.....	\$346,500.00	\$397,784.50	\$397,784.50
Cash in office of company.....			19,337.05
Cash deposited in banks and trust companies.....			202,346.52
Interest accrued on cash loans and on bonds owned by the company.	\$20,188.99		
Interest accrued on premium loans and notes.....		3,451.05	
Total accrued interest.....			23,640.04
Net amt't deferred and outstanding premiums on policies in force Dec. 31, 1873..			307,567.52
Furniture, safe, and fixtures belonging to the company, at cost....	\$4,036.96		
Stockholders notes, endorsed.....			180,000.00
Total Assets.....			\$2,641,363.57

III. LIABILITIES.

Due for death losses and matured endowments.....	\$32,861.27
Net present value of all outstanding policies in force Dec. 31, 1872, computed by the Connecticut Insurance Department, (actu- aries' 4 per cent.).....	\$2,569,643.00
Deduct value of risks re insured in other companies.....	6,328.00
Net re-insurance reserve.....	2,563,315.00
Total liabilities.....	\$2,596,176.27
Surplus as regards policy-holders.	45,187.30

IV. INCOME.

Cash received for premiums and for renewal premiums during the year ending Dec. 31, 1873.....	\$654,699.09
Cash received for all other premiums.....	1,034.50
Total cash premium income.....	\$655,733.59
Cash received for interest upon cash loans and bonds owned, and dividends on stocks.....	\$75,341.53
Received for interest upon premium notes or loans.....	68,972.69
Discount on claims paid in advance.....	778.56
Total interest and dividend income.....	145,092.78
Miscellaneous cash income.....	43,684.54
Notes or other obligations taken on account of renewal premiums.....	127,531.53
Total income.....	\$972,042.44

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$122,582.81
Paid on account of policies lapsed, surrendered or purchased.....	11,397.62
Paid for dividends to policy-holders.....	162,375.97
Total cash paid to policy-holders.....	\$296,356.40
Total cash paid for dividends to stockholders.....	24,000.00
Paid premium (less rebate or commissions) to other companies for policies re-insured.....	\$9,528.01
Paid commissions to agents.....	76,207.29
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	46,649.49
Cash paid for medical examiners' fees.....	6,336.28
Paid for salaries and other compensation of officers and employes, except agents and medical examiners.....	22,319.40
Total pay account.....	161,040.47
Paid for United States taxes and revenue stamps, state and local taxes, and licenses and fees in other states.....	\$17,223.55
Cash paid for rents.....	1,800.00
Total incidental expense account.....	19,023.55

Paid for furniture, safes, and fixtures for home or agency offices.....	8,521.30
Paid for advertising, stationery, legal expenses, &c.....	13,506.40
Total cash expenditures.....	<u>\$522,448.12</u>

Premium Loan Disbursements.

Amount of notes and other premium obligations used in payment of losses and claims.....	\$4,015.23
Notes and other premium obligations used in purchase of surrendered policies.....	19,825.27
Notes and other premium obligations used in payment of dividends to policy-holders.....	18,768.34
Notes and other premium obligations voided by lapse of policies..	250,694.65
Total premium note expenditures.....	<u>293,303.49</u>
Total Expenditures.....	<u>\$815,751.61</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$1,330,315.15
Premium notes and other premium obligations received during the year.....	127,531.53
Total.....	<u>\$1,457,846.68</u>
Deductions during the year as follows:	
Amount of notes and other premium obligations used in payment of losses and claims.....	\$4,015.23
Notes and other premium obligations used in purchase of surrendered policies.....	19,825.27
Notes and other premium obligations used in payment of dividends to policy-holders.....	18,768.34
Notes and other premium obligations voided by lapse of policies.	250,694.65
Notes and other premium obligations redeemed by maker in cash.	3,195.65
Total reduction of premium-note account.....	<u>296,499.14</u>
Balance, note assets at end of the year.....	<u>\$1,161,347.54</u>

HARTFORD LIFE & ANNUITY INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated May, 1866.]

WAREHAM GRISWOLD, *President.*JAMES P. TAYLOR, *Secretary.*

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized,.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$581,200.00
---	--------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Travelers Insurance Co. stock, Hartford....	\$9,100	\$12,512.50	\$10,499.88	
St. Louis & So. East. R. R. 1st mort. bonds..	10,000	10,000	9,000	
National Fire Ins. Co. stock, Hartford.....	1,800	1,800	1,584.28	
First National Bank stock, Hartford.....	5,000	6,800	5,000	
United States 5-20 bonds of 1867.....	4,000	4,600	3,500	
National Screw Co. stock, Hartford.....	4,200	7,980	8,925	
United States bond of 1867.....	1,000	1,150		
Ætna Fire Ins. Co. stock, Hartford.....	1,000	1,650	1,600	
Total amount loaned.....			\$40,109.16	\$40,109.16
Loans on interest on policies now in force.....				2,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 coupon bonds of 1867.....	\$3,500.00	\$4,025.00	
Jefferson County, Ill., bonds.....	16,000.00	16,000.00	
Total par and market value.....	\$19,500.00	\$20,025.00	\$20,025.00
Cash deposited in banks and trust companies.....			15,145.63
Interest accrued on cash loans and on bonds owned by the company.....			12,931.19
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.			38,895.46
Furniture, safes and fixtures, at cost.....		\$13,926.81	
Cash in hands of officers and agents due the company.....			24,908.54
Taxes due from non-resident stockholders.....			249.00
Unexpended balances in hands of special agents.....			262.72
Total Assets.....			735,726.70

III. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$6,000.00
Net present value of all the outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....	\$527,311.00
Deduct net value of risks re-insured in other companies.....	3,716.00
Net re-insurance reserve.....	\$523,595.00
Amount of all unpaid dividends of surplus, percentages, bonuses or other description of profits due policy-holders.....	827.58
Total Liabilities.....	\$530,422.58
Surplus as regards policy-holders.....	\$205,304.12

IV. INCOME.

Received for premiums during the year ending Dec. 31, 1873....	\$52,773.59
Received for renewal premiums during the year.....	186,661.80
Cash received for all other premiums.....	876.60
Total cash premium income.....	\$240,311.99
Total interest, dividend, and rent income.....	46,778.30
Total Income.....	\$287,090.29

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$45,223.00
Paid on account of policies lapsed, surrendered, or purchased....	17,625.72
Paid for dividends to policy-holders.....	6,549.92
Total cash paid to policy-holders.....	\$69,398.64
Cash paid for dividends to stockholders.....	18,000.00
Paid for premiums (less rebate or commissions) to other companies for policies re-insured.....	\$7,099.28
Paid for commissions to agents.....	23,276.65
Paid salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	7,895.29
Paid for medical examiners' fees.....	3,128.65
Salaries and other compensation of officers and employes, except agents and medical examiners.....	21,120.26
Total pay account.....	62,520.13
Paid for United States taxes and revenue stamps, state and local taxes, and licenses and fees in other states.....	\$2,448.30
Cash paid for rents.....	3,303.91
Total incidental expense account.....	5,752.21
Cash advanced to officers or agents, to be repaid out of future salaries or commissions.....	22,853.31
Cash paid for printing, advertising, traveling expenses, &c.....	29,688.78
Total Expenditures.....	\$208,213.07

PHENIX MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized and Incorporated, May, 1851.]

EDSON FESSENDEN, *President.*JAMES F. BURNS, *Secretary.*

I. CAPITAL.

Whole amount of guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	16,000.00
Amount of unpaid, but subscribed guaranteed capital.....	84,000.00

II. ASSETS.

Loans on real estate.....	\$3,654,757.74
---------------------------	----------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Quincy, Pacific, and Missouri R. R. bonds.....	\$50,000.00	\$42,500.00	\$35,000.00	
Willimantic Linen Co. stock.....	17,200.00	34,400.00	22,200.00	
Chicago National Bank stock.....	10,000.00	13,500.00	8,500.00	
Note secured by real estate.....			3,888.00	
Banker's check.....	20,000.00		14,291.13	
Total amount loaned.....			\$83,879.13	\$83,879.13
Loaned on personal security.....				17,700.00
Premium notes and loans on policies now in force.....				3,684,716.00

Stocks and bonds owned by the Company.

	Par value.	Market value.
U. S. registered bonds, 6's of 1881.....	\$160,000.00	\$186,200.00
U. S. coupon bonds, 6's of 1881.....	15,000.00	18,075.00
U. S. 5-20 registered bonds of 1868.....	70,000.00	80,500.00
Tennessee State bonds.....	20,000.00	16,200.00
Indiana Central R. R. bonds.....	8,000.00	8,000.00
Southern Minn. R. R. bonds.....	35,000.00	24,500.00
U. S. Trust Co. stock, Hartford.....	5,000.00	5,200.00
Hartford City Gas Light Co. stock.....	6,625.00	9,606.25
Adair County, Mo. bonds, Quincy, Pacific and Mo. R. R. stock.....	50,000.00	50,000.00
Charter Oak National Bank stock, Hartford.....	20,000.00	26,000.00
First National Bank stock, ".....	20,000.00	27,200.00
Ætna National Bank stock, ".....	3,500.00	4,445.00

LIFE INSURANCE COMPANIES

Mercantile National Bank stock, Hartford.....	10,000.00	12,500.00	
American National Bank stock, "	20,000.00	24,800.00	
Farmers & Mechanics Nat. B'k stock, "	7,000.00	9,170.00	
Phoenix National Bank stock "	20,000.00	31,300.00	
First National Bank stock, Massilon, Ohio.....	10,000.00	13,500.00	
Toledo National Bank, Toledo, Ohio.....	25,000.00	33,750.00	
Total par and market value.....	\$505,125.00	\$580,946.25	\$580,946.25

Cash in office of company and American Nat. Bank, Hartford, Conn.....	220,808.70
Cash deposited in First National Bank, Quincy, Ill.....	15,000.00
Interest accrued on cash loans and on bonds owned by the company.....	126,442.44
Net am't deferred and outstanding premiums on policies in force Dec. 31, 1873...	596,873.71
Furniture, safes, and fixtures belonging to the company, at cost....	\$25,966.32
Stockholders notes.....	84,000.00
Total assets.....	\$8,981,123.97

III. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$196,788.00
Net present value of all policies and obligations in force Dec. 31, 1873, (re-insurance deducted,) computed by the Conn. Insurance Department, (actuaries 4 per cent.).....	8,626,862.00
Present liabilities as to policy-holders.....	\$8,823,650.00
Surplus as regards policy-holders.....	157,473.97

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1873..	\$413,967.30
Received for renewal premiums during the year.....	2,064,125.36
Total cash premium income.....	\$2,478,092.66
Cash received for interest upon cash loans and bonds, and for dividends upon stocks.....	\$329,790.79
Cash received for premium notes or loans.....	226,008.12
Total interest and dividend income.....	555,798.91
Notes or other obligations taken on account of new premiums...	174,096.00
Notes or other obligations taken on account of renewal premiums,	313,253.00
Total note income.....	487,349.00
Total income.....	\$3,521,240.57

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$870,213.03
Paid on account of policies lapsed, surrendered, or purchased...	8,933.76
Cash paid for dividends to policy-holders.....	784,998.71
Total cash paid to policy-holders.....	\$1,664,145.50
Total cash paid for dividends to stockholders.....	960.00

Premiums (less rebate or commissions) to other companies for policies re-insured	\$1,036.16	
Commissions to agents on first and on renewal premiums	269,289.91	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	90,646.60	
Cash paid for Medical examiners' fees.....	31,245.41	
Paid for salaries and other compensation of officers and employes, except agents and medical examiners.....	35,257.00	
Total pay account.....		427,475.08
Paid for taxes and other incidental expenses.....		57,227.73
Paid for furniture, safes and fixtures for home or agency offices..	769.50	
Paid for printing, postage, and sundry expenses.....	85,302.29	
Total.....		86,071.79
Total cash expenditures.....		\$2,235,880.10

Premium-Loan Disbursements.

Amount of notes and other premium obligations used in payment of losses and claims.....	\$62,321.72	
Amount of notes and other premium obligations used in purchase of surrendered policies.....	6,091.52	
Notes and other premium obligations used in payment of dividends to policy-holders, and voided by lapse of policies.....	285,456.77	
Total premium note expenditures.....		\$353,870.01
Total expenditures.....		\$2,589,750.11

VI. PREMIUM-NOTE ACCOUNT.

Premium notes or obligations at beginning of the year.....	\$3,551,237.01	
Premium notes or obligations received during the year.....	487,349.00	
Total.....		\$4,038,586.01
Deductions during the year as follows :		
Notes and other premium obligations used in payment of losses and claims.....	62,321.72	
Notes and other premium obligations used in purchase of surrendered policies.....	6,091.52	
Notes and other premium obligations used in payment of dividends to policy-holders, and voided by lapse of policies.....	285,456.77	
Total reduction of premium note account.....		353,870.01
Balance, note assets at end of the year.....		\$3,684,716.00

TRAVELERS INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated June 17, 1863.]

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

LIFE DEPARTMENT.

II. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$1,063,388.60
Cash value of real estate owned by the company, deducting incumbrances.....	67,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Indianapolis City bonds.....	\$10,000.00	\$9,400.00	
Lake Shore & Mich. Southern R. R. bonds....	1,000.00	900.00	
Chicago, Rock Island & Pacific R. R. "	10,000.00	10,400.00	
Milwaukee & St. Paul R. R. "	10,000.00	9,200.00	
Des Moines Valley R. R. "	10,000.00	5,000.00	
New York, Providence & Boston R. R. "	10,000.00	9,500.00	
N. York, N. Haven & Hartford R. R. stock....	10,000.00	12,600.00	
Morris & Essex R. R. "	10,000.00	9,000.00	
American National Bank "	10,250.00	12,710.00	
Phoenix National Bank "	12,000.00	18,720.00	
Farmers & Mechanics Nat. Bank "	5,000.00	6,550.00	
Mercantile National Bank "	10,000.00	12,400.00	
Hartford National Bank "	12,200.00	19,276.00	
Thames National Bank "	20,000.00	25,000.00	
Metropolitan National Bank "	10,000.00	12,500.00	
American Exchange Nat. Bank "	10,000.00	10,600.00	
Merchants Exchange Nat. Bank "	10,000.00	9,500.00	
Nat. Bank of the Commonwealth "	10,000.00	11,600.00	
Railway Passenger Assurance Co. "	95,600.00	95,600.00	
Conn. Trust & Safe Deposit Co. "	15,000.00	15,000.00	
Total par and market value.....	\$291,050.00	\$315,456.00	\$315,456.00
Cash in office of company.....			2,859.25
Cash deposited in banks and trust companies....			96,741.35
Interest accrued on cash loans and on bonds owned by the company.....			37,893.65
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873..			140,050.42
Cash in hands of agents due the company.....			5,788.06
Total Assets.....			\$1,729,177.33

III. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not paid.....	\$43,476.00	
Claims for death losses and other policy claims resisted.....	19,425.00	
Total policy claims.....		\$62,901.00
Net present value of all the outstanding policies in force Dec. 31, 1873, (re-insurance deducted,) computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....		1,594,092.00
Net present value of extra and special risks, including those on impaired lives..		12,000.00
Amount due on account of salaries, rents, and office expenses.....		295.01
Total Liabilities.....		\$1,669,288.01
Surplus as regards policy-holders.....		59,889.32

IV. INCOME.

Cash received for premiums on new policies during the year ending December 31, 1873.....	\$110,551.30	
Cash received for renewal premiums during the year.....	354,112.88	
Cash received for all other premiums.....	12,744.60	
Total cash premium income.....		\$477,408.78
Cash received for interest upon cash loans.....	\$84,499.82	
Received for interest upon Bonds owned and dividends on stocks..	23,619.00	
Rents received for use of company's property, or under sub-lease..	463.74	
Discount on claims paid in advance.....	224.71	
Total interest, dividend and rent income.....		108,807.27
Cash income from other sources, viz : premium on gold, &c.....		7,281.35
Total Income.....		\$593,497.40

V. EXPENDITURES.

Cash paid during the year for the company's death losses.....	\$122,420.00	
Loss by injury.....	1,282.82	
Cash paid to annuitants.....	150.00	
Paid on account of policies lapsed, surrendered, or purchased...	18,141.88	
Paid for dividends to policy-holders.....	220.88	
Total cash paid to policy-holders.....		\$142,215.58
Cash paid for premiums (less rebate or commissions) to other companies for policies re-insured.....	\$5,670.05	
Paid for commissions to agents on first premiums.....	28,425.65	
Paid for commissions to agents on renewal premiums.....	21,246.77	
Paid salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	2,572.29	

ACCIDENT INSURANCE COMPANIES

Cash paid for medical examiners' fees.....	8,540.38
Salaries and other compensation of officers, and employes, except agents and medical examiners.....	7,974.99
Total pay account.....	74,430.13
Paid taxes, licenses and fees.....	778.37
Cash paid for commuting commissions.....	14,466.38
Paid for advertising, stationery, stamps, &c.....	11,380.48
Total Expenditures.....	\$243,270.94

TRAVELERS INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated June 17, 1863.]

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

ACCIDENT DEPARTMENT.

II. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$104,904.00
---	--------------

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States bonds, 6s of 1881.....	\$3,000.00	\$3,585.00
“ “ 5-20s.....	304,000.00	346,560.00
Connecticut State bonds.....	45,000.00	45,000.00
Tennessee “ “	32,000.00	25,920.00
Virginia “ “	26,100.00	12,440.00
West Virginia Certificates.....	13,000.00	1,300.00
Elizabeth City bonds	10,000.00	9,600.00
Chicago Water Loan bonds.....	20,000.00	19,600.00
Mich. Southern & Northern Ind. R. R. bonds..	10,000.00	10,000.00
Indianapolis & Cincinnati “ “ ...	13,000.00	11,310.00
Chicago & North Western “ “ ...	10,000.00	10,000.00
Hartford, Prov. & Fishkill “ “ ...	10,000.00	9,400.00
Lake Shore & Mich. Southern R. R. stock..	14,000.00	10,640.00
N. York, N. Haven & Hartford “ “ ...	20,000.00	25,200.00
New Jersey Central “ “ ...	10,000.00	10,100.00

N. York Central & Hudson River R. R. stock...	10,000.00	9,800.00	
Delaware, Lackawana & Western " " ...	10,000.00	10,400.00	
American National Bank stock.....	11,400.00	14,136.00	
City " " "	20,000.00	21,200.00	
Phoenix " " "	18,000.00	28,080.00	
Far. & Mech. " " "	25,000.00	32,750.00	
Mercantile " " "	10,000.00	12,400.00	
Hartford " " "	13,100.00	20,698.00	
New Britain " " "	5,000.00	6,000.00	
Fourth " " N. Y., stock.....	15,000.00	15,000.00	
Nassau " " " "	10,000.00	10,000.00	
Railway Passenger Assurance Co. "	60,400.00	60,400.00	
Hartford Trust Co. stock.....	12,500.00	12,500.00	
Total par and market value.....	\$760,500.00	\$804,019.00	\$804,019.00

Cash in office of company.....	57.31
Cash deposited in banks and trust companies.....	16,720.09
Interest accrued on cash loans and on bonds owned by the company.....	14,800.38
Cash in hands of agents due the company.....	7,328.35
Total Assets.....	<u>\$947,829.13</u>

III. LIABILITIES.

Claims for losses in process of adjustment, or adjusted and not due	\$32,700.00
Claims for losses and other policy claims resisted.....	47,000.00
Total policy claims.....	\$79,700.00
Net present value of all the outstanding accident policies in force Dec. 31, 1873..	183,628.94
Total liabilities, except on policy account.....	6,000.00
Present liabilities as to policy-holders.....	269,328.94
Surplus.....	<u>678,500.19</u>

IV. INCOME.

Cash received for premiums on policies during the year ending Dec. 31, 1873...	\$703,511.12
Cash received for interest upon cash loans.....	\$4,907.27
Received for interest upon bonds owned and dividends on stocks...	46,787.00
Discount on claims paid in advance.....	334.26
Total interest and dividend income.....	52,028.53
Cash income from premium on gold and interest from banks, &c.....	13,320.04
Total Income.....	<u>\$768,859.69</u>

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$138,800.00
Paid for losses by injury.....	109,143.32
Total cash paid to policy-holders.....	\$247,943.32
Cash paid for dividends to stockholders.....	60,000.00

Cash paid for commissions to agents on first premiums.....	\$185,904.95
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	55,679.85
Salaries and other compensation of officers, and employes, except agents and medical examiners.....	27,541.74
Total pay account.....	269,126.54
Paid for United States taxes and revenue stamps, State and local taxes, and licenses and fees in other states.....	10,436.97
Cash paid for rents	16,254.04
Paid for furniture, safes and fixtures for home or agency offices.....	445.05
Paid for advertising, express charges, stationery, &c.....	98,080.53
Total Expenditures.....	\$702,286.45

RAILWAY PASSENGER ASSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated May, 1865.]

JAMES G. BATTERSON, *President.*

CHARLES E. WILLARD, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Loans on Real Estate.....	\$10,000.00
---------------------------	-------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
N. Y., N. H. & H. R. R. stock.....	\$2,000.00	\$2,460.00	\$5,000.00
Phoenix Bank stock.....	1,000.00	1,500.00	
P., F., W. & C. R. R. stock.....	3,200.00	3,200.00	
	\$6,200.00	\$7,160.00	\$5,000.00
Total amount loaned.....			\$5,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
American Exchange Nat. Bank stock, N. Y.....	\$10,000.00	\$10,600.00
National Shoe and Leather Bank stock, N. Y.....	6,600.00	8,712.00
Merchant's Exchange Nat. Bank stock, N. Y.....	10,000.00	8,200.00
Fourth National Bank stock, N. Y.....	10,000.00	9,600.00

City National Bank stock, Hartford.....	20,000.00	20,200.00	
Hartford Trust Co. stock.....	11,300.00	11,300.00	
Conn. Trust and Safe Deposit Co. stock, Hartford,	15,000.00	15,000.00	
U. S. registered bonds, 6's of 1881.....	50,000.00	57,875.00	
U. S. 5-20 bonds of 1867.....	36,200.00	43,078.00	
“ “ “ 1865.....	3,000.00	3,457.50	
Conn. registered 6 per cent. bonds.....	50,000.00	50,000.00	
Conn. coupon bonds.....	2,500.00	2,500.00	
Hartford City coupon bonds.....	11,000.00	10,450.00	
Springfield, Ill., 10 per cent. bonds.....	8,000.00	8,000.00	
Chicago Water Loan bonds.....	10,000.00	9,300.00	
J. C. & C. E. Geisendorf bonds.....	10,000.00	10,000.00	
So. Minn. R. R. bonds.....	10,000.00	6,000.00	
No. Missouri R. R. bonds.....	10,000.00	8,200.00	
Mil. & St. Paul R. R. bonds.....	10,000.00	9,000.00	
Lake Shore R. R. bonds.....	1,000.00	915.00	
Dub. and Sioux City R. R. bonds.....	10,000.00	8,750.00	
L. S. & M. S. R. R. stock.....	42,000.00	32,497.50	
N. Y. C. & H. River R. R. stock.....	10,000.00	9,900.00	
Panama R. R. stock.....	10,000.00	10,600.00	
Chicago & R. I. R. R. stock.....	10,000.00	10,037.50	
N. Y., N. H. & H. R. R. stock.....	15,000.00	18,450.00	
Total par and market value.....	\$391,600.00	\$392,622.50	\$392,622.50

Cash in office of Company.....	1,561.21
Cash deposited in banks and trust companies.....	35,417.17
Furniture, safes, and fixtures belonging to the company, at cost... \$5,000.00	
Cash in hands of officers due the company.....	8,000.00
Due from non-resident stockholders, to be deducted from dividends.....	1,172.70
Total assets.....	<u>\$453,773.58</u>

III. LIABILITIES.

Claims for losses in process of adjustment, or adjusted and not due,	\$18,000.00
Claims for losses and other policy claims resisted by the Company,	25,000.00
Total policy claims.....	\$43,000.00
Net re-insurance reserve.....	15,000.00
Present liabilities as to policy-holders.....	\$58,000.00
Surplus.....	<u>395,773.58</u>

IV. INCOME.

Total cash premium income.....	\$145,995.71
Cash received for interest upon cash loans.....	\$5,159.53
Cash received for interest upon bonds owned and dividends on stocks.....	27,457.46
Total interest, dividend, and rent income.....	32,616.99
Total income.....	<u>\$178,612.70</u>

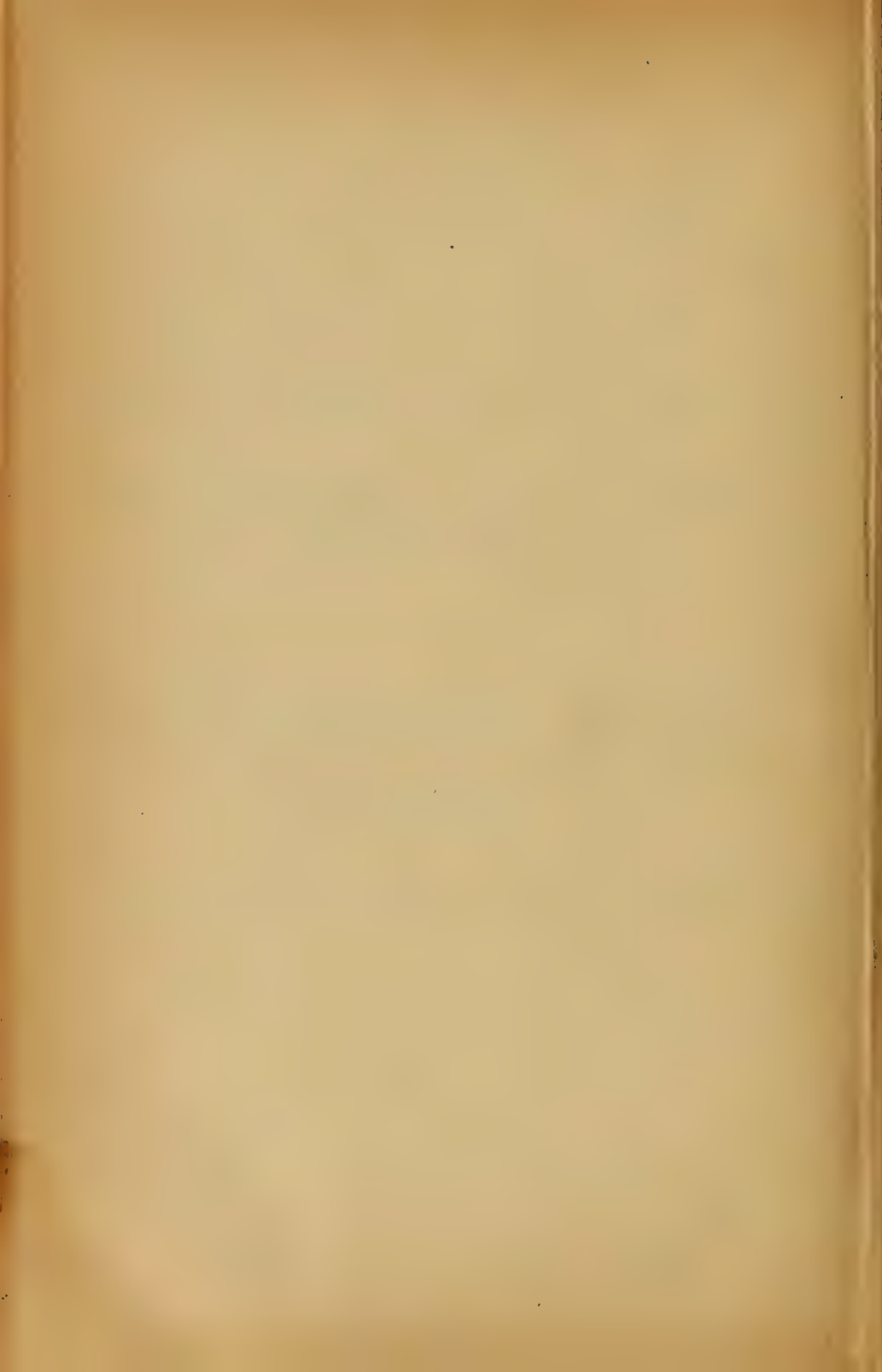
V. EXPENDITURES.

Cash actually paid during the year for the company's own losses and additions thereto.....	\$20,400.00	
Paid during the year for the company's own indemnity losses...	9,767.41	
Total cash paid to policy-holders.....		\$30,167.41
Total cash paid for dividends to stockholders.....		30,000.00
Total cash paid for commissions to agents on first premiums...	43,863.04	
Total cash paid for salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	8,993.25	
Cash paid for Medical examiners' fees, included in loss expenses..	7,660.76	
Cash paid for salaries and other compensation of officers and employees, except agents and Medical examiners.....	14,046.79	
Total pay account.....		74,563.84
Cash paid for taxes, licenses, fees, &c.....	\$6,354.98	
Paid for rents.....	1,291.66	
Total incidental expense account.....		7,646.64
Paid for furniture, safes and fixtures.....		1,541.88
Paid for advertising, stationery, express, and miscellaneous expenses.....		12,082.07
Total expenditures.....		<u>\$156,001.84</u>

LIFE INSURANCE COMPANIES OF OTHER STATES.



ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS OF
LIFE INSURANCE COMPANIES OF OTHER STATES,
DOING BUSINESS IN THIS STATE, SHOWING
THEIR CONDITION ON THE 31st
DAY OF DECEMBER, 1873.



AMERICAN POPULAR LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated May, 1866.]

T. S. LAMBERT, *President.*

JAMES CRUIKSHANK, *Secretary.*

Attorney in Connecticut, E. B. GOODSSELL, Bridgeport.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	230,000.00

II. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$52,550.00
---	-------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Mortgage on village property, Stacyville, Mitchell Co., Iowa, also mortgage on city property, Hudson, Wis.....	\$900.00	\$900.00	\$713.03	
United States Publishing Co. stock.....	3,000.00	3,750.00	} 6,800.00	
Mortgage, property insured for \$10,000...	8,000.00	8,000.00		
United States Publishing Co. stock.....	29,000.00	36,250.00	29,000.00	
Total amount loaned.....			\$36,513.03	36,513.03
Premium notes and loans on policies in force.....				88,693.73

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds of 1862 and 1865.....	\$100,000.00	\$113,250.00	
“ 5-20 bonds of 1867.....	10,000.00	11,800.00	
“ 5-20 bonds of 1862.....	15,000.00	16,950.00	
New York State 7 per cent. bonds.....	40,000.00	42,800.00	
New York 7 per cent. bounty bonds.....	10,000.00	10,700.00	
New York 7 per cent. bounty bonds.....	15,000.00	16,050.00	
Washington County, N. Y., bonds.....	2,500.00	2,500.00	
Salem, Washington County, N. Y., bonds.....	5,000.00	5,250.00	
Total par and market value.....	\$197,500.00	\$219,300.00	\$219,300.00

Cash in office of company.....	18,937.53
Cash deposited in banks and trust companies.....	47,105.61
Postage and revenue stamps.....	15 00
Interest accrued on cash loans and on bonds owned by the company. \$6,679.91	
Interest accrued on premium notes and loans..... 5,424.62	
Rents accrued for use of company's property, or under sub-lease... 3,987.71	
Total accrued interest and rents.....	16,092.24
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.	109,375.96
Furniture, safes, and fixtures belonging to the company, at cost.. \$23,391.53	
Amount invested in commuting commissions, or renewal commissions purchased.....	18,217.33
Advanced to officers or agents to be repaid out of future salaries or commissions.....	6,959.00
Value of agency supplies, printed matter, and stationery on hand.	7,000.00
Present value of leases owned by company.....	3,000.00
Loans on personal security only.....	12,567.33
Total Assets.....	<u>\$604,150.43</u>

III. LIABILITIES.

Claims for death losses, and other policy claims, resisted by the company.....	\$8,000.00
Net present value of all outstanding policies in force Dec. 31, 1873, (re-insurance deducted,) computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....	481,658.00
Present liabilities as to policy-holders.....	<u>\$489,658.00</u>
Surplus as regards policy-holders.....	<u>\$114,492.43</u>

IV. INCOME.

Cash received for premiums during the year ending Dec. 31, 1873..	\$40,766.70
Received for renewal premiums during the year.....	136,529.54
Cash received for all other premiums.....	205.18
Cash premiums from other companies for re-insuring their risks..	556.56
Total cash premium income.....	\$178,057.98
Cash received for interest upon bonds and notes, and dividends on stocks.....	20,532.11
Received from increase of capital stock.....	\$50,700.00
Amount of notes or other obligations taken on account of premiums.....	46,020.58
Total Income.....	<u>\$244,610.67</u>

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$31,800.00
Paid on account of policies lapsed, surrendered, or purchased.....	3,891.74
Paid for dividends to policy-holders.....	31,514.54
Total cash paid to policy-holders.....	\$67,206.28
Cash paid for dividends to stockholders.....	10,500.00

Cash paid for premiums (less rebate or commissions) to other companies for policies re-insured	\$2,049.59
Cash paid for commissions to agents	12,437.93
Paid for salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	8,281.71
Paid for medical examiners' fees.....	1,605.29
Paid for salaries and other compensation of officers and employés, except agents and medical examiners.....	13,490.36
Total pay account.....	37,864.88
Cash paid for United States taxes and revenue stamps, state and local taxes, and license fees in other states.....	521.54
Cash paid for rents.....	3,042.41
Cash paid for commuting commissions.....	19,890.00
Cash advanced to agents or officers, to be repaid out of future salaries or com's...	6,959.00
Cash paid for furniture, safes, and fixtures, for home or agency offices.....	3,111.00
Cash paid for advertising, postage, and other expenses.....	14,658.46
Total cash expenditures.....	\$163,753.57

Premium-Loan Disbursements.

Notes and other premium obligations voided by lapse of policies..	\$8,875.08
Total premium note expenditures.....	\$8,875.08
Total Expenditures.....	\$172,628.65

VI. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year...	\$70,757.34
Notes and other premium obligations received during the year...	46,020.58
Total.....	\$116,777.92
Deductions during the year as follows:	
Notes and other premium obligations voided by lapse of policies.	\$8,875.08
Notes and other premium obligations redeemed by maker in cash..	19,209.11
Total reduction of premium-note account.....	\$28,084.19
Balance, Note Assets at end of the year.....	\$88,693.73

BERKSHIRE LIFE INSURANCE COMPANY.

LOCATED IN PITTSFIELD, MASS.

[Incorporated May, 1851.]

THOMAS F. PLUNKETT, *President.*JAMES W. HULL, *Secretary.*

Attorney in Connecticut, J. F. PEARL, Fair Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$25,500.00
Whole amount of capital actually paid up in cash.....	25,500.00

II. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$1,285,172.93
---	----------------

Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
Agricultural National Bank stock.....	\$5,800	\$9,280	\$6,000	
Central Pacific R. R. bond.....	1,000	950	900	
United States bonds.....	2,500	2,900	2,500	
Stockbridge & Pittsfield R. R. Stock.....	1,500	1,200	1,000	
Adams National Bank stock, Mass.....	15,000	29,650	24,000	
Fourth National Bank stock, N. Y.....	7,000			
American Express Co. stock.....	3,500			
Pittsfield National Bank stock.....	1,000			
Par and market value and amount loaned..	\$37,300	\$43,980	\$34,400	\$34,400.00
Premium notes and loans on interest, on policies now in force.....				202,164.64
Value of real estate owned by the company, deducting incumbrances.....				185,776.62

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States 6 per cent. registered bonds, 1881...	\$50,000.00	\$58,000.00
“ 5-20 “ “ 1867...	50,000.00	57,600.00
“ 5 per cent. coupon “ 1874...	15,000.00	16,600.00
“ 5-20 “ “ 1867...	140,000.00	162,400.00
City of Concord 6 per cent. bonds, gold.....	15,000.00	15,000.00
N. Adams 6 per cent. water scrip.....	43,000.00	43,000.00
Cheshire, Mass., 7 per cent. town loan.....	14,000.00	14,000.00
Pittsfield, “ “ “	42,000.00	42,000.00
Hinsdale, “ “ “	3,000.00	3,000.00
Berkshire County 7 per cent. loan.....	90,000.00	90,000.00

Pittsfield National Bank stock.....	45,800.00	61,830.00	
Adams National Bank stock.....	25,000.00	31,250.00	
Agricultural National Bank stock.....	30,000.00	48,000.00	
Total par and market value.....	\$562,800.00	\$642,680.00	\$642,680.00
Cash in office of company.....			501.99
Cash deposited in banks and trust companies.....			71,271.80
Interest accrued on cash loans and on bonds owned by the company...			28,493.36
Interest accrued on premium loans and notes.....			7,443.40
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,			59,463.94
Furniture, safes, and fixtures belonging the company, at cost....	\$12,000.00		
Cash in hands of agents due the company.....			11,195.92
Total Assets.....			\$2,528,564.60

III. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due....	\$25,252.00	
Claims for death losses and other policy claims resisted.....	13,000.00	
Total policy claims.....		\$38,252.00
Net present value of all policies and obligations in force December 31, 1873, (re- insurance deducted,) computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....		2,293,292.00
Amount of unpaid dividends of surplus, percentages, bonuses, or other descrip- tion of profits due policy-holders.....		2,918.91
Present liabilities as to policy-holders.....		\$2,334,462.91
Surplus as regards policy-holders.....		\$194,101.69

IV. INCOME.

Cash received for premiums during the year ending Dec. 31, 1873..	\$79,817.04	
Received for renewal premiums during the year.....	398,343.28	
Cash premiums from other companies for reinsuring their risks..	6,152.75	
Total cash premium income.....		\$484,313.07
Cash received for interest upon cash loans.....	\$83,333.72	
Interest upon bonds owned and dividends on stocks.....	39,800.18	
Interest upon premium notes or loans.....	12,229.99	
Rents received for use of company's property or under sub-lease.	9,097.18	
Discount on claims paid in advance.....	418.55	
Total interest, dividend and rent income.....		144,879.62
Miscellaneous cash income.....		458.93
Notes or other obligations taken on account of new premiums....	\$2,405.83	
Notes or other obligations taken on account of renewal premiums.	30,035.88	
Notes received from other companies for re-insuring their risks...	2,033.00	
Total note income.....		34,474.71
Total Income.....		\$664,126.33

V. EXPENDITURES.

Cash paid for the company's own death losses and additions thereto.	\$124,403.08	
Cash paid on account of policies lapsed, surrendered or purchased.	50,025.64	
Cash paid for dividends to policy-holders.....	55,735.09	
Total cash paid to policy-holders.....		\$230,163.81
Cash paid for dividends to stockholders.....		1,785.00
Cash paid for premiums (less rebate and commissions) to other companies for policies reinsured.....	\$6,152.75	
Paid commissions to agents on first premiums.....	11,673.87	
Paid commissions to agents on renewal premiums.....	28,019.19	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	2,411.32	
Paid for medical examiners' fees.....	1,988.28	
Salaries, and other compensation of officers, &c., except agents and medical examiners.....	12,051.94	
Total pay account.....		62,297.35
Paid for taxes, license fees, &c.....		7,549.77
Cash paid for rents.....		7,071.51
Paid for advertising, printing, agency supplies, &c.....		13,875.14
Total cash expenditures.....		\$322,742.58

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$1,488.92	
Notes and other premium obligations used in purchase of surrendered policies..	1,745.18	
Notes and other premium obligations used in payment of dividends to policy holders.....	8,236.53	
Notes and other premium obligations voided by lapse of policies..	8,713.65	
Total premium note expenditures.....		\$20,184.28
Total Expenditures.....		\$342,926.86

VI. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year...	\$200,245.50	
Notes and other premium obligations revived.....	1,348.26	
Notes and other premium obligations received during the year...	34,474.71	
Total.....		\$236,068.47
Deductions during the year as follows.		
Notes and other premium obligations used in payment of losses and claims.....	\$1,488.92	
Notes and other premium obligations used in purchase of surrendered policies.....	1,745.18	
Notes and other premium obligations used in payment of dividends to policy-holders.....	8,236.53	
Notes and other premium obligations voided by lapse of policies..	8,713.65	
Notes and other premium obligations redeemed by maker in cash..	13,719.55	
Total reduction of premium note account.....		\$33,903.83
Balance, Note Assets at end of the year.....		\$202,164.64

BROOKLYN LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated July, 1864.]

CHRISTIAN W. BOUCK, *President*.WILLIAM M. COLE, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$125,000.00
Whole amount of capital actually paid up in cash.....	125,000.00

II. ASSETS.

Loans on Real Estate.....	\$1,080,829.75
---------------------------	----------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
United States 5-20 bonds.....	\$21,200.00	\$24,380.00	\$21,200.00
Lamar Fire Insurance Co. stock.....	2,000.00	1,900.00	1,500.00
Dry Goods Bank stock.....	2,000.00	2,000.00	3,000.00
N. Y. State Loan and Trust Co. stock.	1,500.00	1,500.00	
Brooklyn City bonds.....	3,000.00	3,300.00	2,500.00
Bank of North America stock.....	1,000.00	800.00	1,000.00
Hanover Fire Insurance stock.....	1,500.00	1,500.00	1,500.00
	\$32,200.00	\$35,380.00	30,700.00
Total amount loaned.....			\$30,700.00
Premium notes and loans on policies now in force.....			467,557.87

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States bonds, 6's of 1881.....	\$112,000.00	\$130,480.00	
United States 5-20 bonds, 1867.....	13,000.00	14,950.00	
Virginia State stocks @ 54.....	26,667.00	14,400.18	
“ “ “ @ 11½.....	13,333.00	1,533.29	
South Carolina bonds @ 24.....	40,000.00	9,600.00	
“ “ “ @ 45.....	10,000.00	4,500.00	
Brooklyn Water bonds.....	90,000.00	90,900.00	
“ Park bonds.....	22,000.00	22,220.00	
Total par and market value.....	\$327,000.00	\$288,583.47	\$288,583.47
Cash in office of company.....			12,921.12
Cash deposited in banks and trust companies.....			62,079.78
Loans on policies (the policies being held as collateral).....			18,030.29

Interest accrued on cash loans and bonds owned by the company.....	28,022.18
Interest accrued on premium notes and loans.....	17,649.56
Net am't deferred and outstanding Premiums on policies in force Dec. 31, 1873...	69,564.82
Furniture, safes and fixtures belonging to the company.....	\$5,000.00
Amount invested in commuting commissions, or renewal commissions purchased.....	25,000.00
Cash due from agents.....	10,100.00
Total assets.....	\$2,086,038.84

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$17,800.00
Claims for death losses and other policy claims resisted by the company.....	11,400.00
Total policy claims.....	\$29,200.00
Net present value of all policies and obligations in force Dec. 31, 1873, (re-insurance deducted,) computed by the Connecticut Insurance Department (actuaries' 4½ per cent.).....	1,995,624.00
All other liabilities.....	4,327.00
Total liabilities.....	\$2,029,151.00
Surplus as regards policy-holders.....	\$56,887.84

IV. INCOME.

Cash received for premiums on new policies during the year ending Dec. 31, 1873, without deductions for commissions or other expenses.....	\$114,680.04
Cash received for renewal premiums during the year.....	432,905.92
Cash received for all other premiums.....	1,391.04
Cash premiums from other companies for re-insuring their risks,	11,858.72
Total cash premium income.....	\$560,835.72
Cash received for interest upon cash loans, bonds and mortgages,	68,437.00
Cash received for interest upon bonds owned and dividends on stocks.....	14,754.48
Cash received for interest upon premium notes or loans.....	33,745.48
Total interest and dividend income.....	116,936.96
Cash from other companies on account of losses or claims on policies of this company re-insured.....	5,000.00
Cash income from other sources, viz: premium on gold.....	2,480.95
Miscellaneous cash income.....	7,480.95
Total note income.....	53,529.76
Total income.....	\$738,783.39

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$146,230.52
Cash paid for matured endowments.....	2,420.71

Cash paid on account of policies lapsed, surrendered, or purchased.....	50,040.24	
Cash paid for dividends to policy-holders.....	68,134.91	
Total cash paid to policy-holders.....		\$266,826.38
Total cash paid for dividends to stockholders.....		15,625.00
Total cash paid for premiums (less rebate or commissions) to other companies for policies re-insured.....	\$6,665.47	
Cash paid for commissions to agents on first premiums.....	23,863.11	
Cash paid for commissions to agents on renewal premiums....	25,019.48	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	28,846.56	
Cash paid for Medical Examiners' fees.....	8,060.95	
Paid for salaries and other compensation of officers and employes, except agents and medical examiners.....	24,802.25	
Total pay account.....		117,257.82
Paid for U. S. and other taxes, licenses and fees, &c.....	7,385.95	
Cash paid for rents.....	15,233.94	
Total incidental expense account.....		\$22,619.89
Cash paid for commuting commissions.....	\$13,012.95	
Paid for furniture, safes, and fixtures for home and agency offices..	3,967.78	
Paid for printing, advertising, and other incidental expenses....	52,948.08	
Total.....		69,928.81
Total cash expenditures.....		\$492,257.90

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$7,608.77	
Notes and other premium obligations used in purchase of surrendered policies.....	58,367.45	
Total premium note expenditures.....		65,976.22
Total expenditures.....		\$558,234.12

VI. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year..	\$486,528.60	
Notes and other premium obligations received during the year..	53,529.76	
Total.....		\$540,058.36
Deductions during the year as follows:		
Notes and other premium obligations used in payment of losses and claims.....	\$7,608.77	
Notes and other premium obligations used in purchase of surrendered policies.....	58,367.45	
Notes and other premium obligations redeemed by maker in cash,	6,524.27	
Total reduction of premium note account.....		72,500.49
Balance, note assets at end of the year.....		\$467,557.87

CONTINENTAL LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated, March 13th, 1866.]

L. W. FROST, *President.*J. P. ROGERS, *Secretary.*

Attorney in Connecticut, GEORGE CASE, Hartford.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$1,200,880.61
---------------------------	----------------

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.	
United States bonds, 6's of 1881.....	\$50,000.00	\$60,500.00	\$47,000.00	
United States 5-20 bonds 1867.....	43,000.00	51,331.25	41,275.00	
United States bonds 6's of 1881.....	40,000.00	59,960.00	51,803.00	
United States 5-20 bonds, 1865.....	12,000.00			
	\$145,000.00	\$171,791.25	\$140,078.00	
Total amount loaned.....				\$140,078.00
Premium notes and loans on policies now in force.....				2,242,157.30
Value of Real Estate owned by the company, deducting incumbrances.....				810,000.00

Stocks and bonds owned by the Company.

	Par value.	Market value.	
United States coupon 5-20 bonds of 1868.....	\$60,000.00	\$71,550.00	
“ “ “ 6's of 1881.....	40,000.00	48,400.00	
“ “ “ 5-20 “ of 1867.....	100,000.00	119,375.00	
“ “ “ “ of 1865.....	100,000.00	115,500.00	
“ registered “ “ of 1865.....	81,500.00	93,143.75	
“ coupon “ “ of 1865.....	50,000.00	57,750.00	
“ “ “ “ of 1864.....	50,000.00	57,437.50	
Yonkers City bonds.....	10,000.00	10,000.00	
Total par and market value.....	\$491,500.00	\$573,126.25	\$573,126.25
Cash in office of the company.....			\$1,983.46
Cash deposited in banks and trust companies.....			402,630.73
Interest accrued on cash loans and on bonds owned by the company.....			33,216.12
Interest accrued on premium loans and notes.....			54,345.60

Rents accrued.....	6,538.88
Net amt't deferred and outstanding premiums on policies in force Dec. 31, 1873.....	988,579.48
Amount due from other companies on account of re-insured risks.....	10,000.00
Furniture, safes, and fixtures belonging to the company, at cost.....	\$33,180.47
Amount invested in commuting commissions; or renewal commissions purchased.....	406,101.68
Cash in hands of agents.....	75,789.19
Value of agency supplies, printed matter, and stationery on hand.....	\$7,500.00
Total assets.....	<u>\$6,539,325.62</u>

III. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$148,214.00
Claims for death losses on policy claims resisted by the company.....	13,000.00
Total policy claims.....	\$161,214.00
Net re-insurance reserve.....	5,977,576.00
Amount of other liabilities.....	7,640.00
Present liabilities as to policy-holders.....	\$6,146,430.00
Surplus as regards policy-holders.....	<u>392,895.62</u>

IV. INCOME.

Cash received for premiums on new policies and renewals during the year ending Dec. 31, 1873, without deductions for commissions or other expenses.....	\$1,845,308.82
Cash received for sale of annuities.....	7,516.90
Cash premiums from other companies for re-insuring their risks.....	6,283.31
Total cash premium income.....	\$1,859,109.03
Cash received for interest upon cash loans.....	9,041.26
Cash received for interest upon bonds owned and dividends on stocks.....	91,612.63
Cash received for interest upon premium notes or loans.....	143,224.86
Cash received for Interest upon other debts due the company ...	11,466.29
Received for rents.....	32,921.70
Discount on claims paid in advance.....	1,498.59
Total interest, dividend, and rent income.....	289,765.33
Total note income.....	689,626.29
Total income.....	<u>\$2,838,500.65</u>

V. EXPENDITURES.

Cash actually paid during the year for the company's own death losses, and matured endowments and additions thereto.....	\$672,364.86
Cash paid to other companies for losses or claims on their policies re-insured by this company.....	5,000.00
Cash paid to annuitants.....	3,536.33
Cash paid on account of policies lapsed, surrendered, or purchased.....	296,971.67
Cash paid for dividends to policy-holders.....	\$1,177.82
Total cash paid to policy-holders.....	<u>\$1,059,050.68</u>

Cash paid for dividends to stockholders	\$7,000.00	
Cash paid for premiums (less rebate or commissions) to other companies for policies re-insured.....	7,702.04	
Total cash paid for commissions to agents on first premiums and renewal premiums.....	223,502.45	
Salaries and traveling expenses of managers of agencies, and general, special or local agents....	\$88,313.15	
Cash paid for medical examiners' fees.....	28,308.45	
Cash paid for salaries and other compensation of officers and employees, except agents and medical examiners.....	75,637.19	
Total pay account.....		430,463.28
Cash paid for taxes, licenses, fees, &c.....	\$29,067.92	
Paid for rents.....	18,350.00	
Cash paid for commuting commissions.....	56,656.92	
Cash paid for furniture, safes and fixtures for home or agency offices.....	3,934.33	
Paid for postage, advertising, stationery, and other expenses not otherwise specified.....	107,159.48	
Total.....		215,168.65
Total cash expenditures.....		\$1,704,682.61

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$23,690.91	
Notes and other premium obligations used in purchase of surrendered and lapsed policies.....	314,790.32	
Notes and other premium obligations used in payment of dividends to policy-holders.....	121,266.46	
Total premium note expenditures.....		459,747.69
Total expenditures.....		\$2,164,430.30

VI. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year..	\$2,012,278.70	
Notes and other premium obligations received during the year...	689,626.29	
Total.....		\$2,701,904.99
Notes and other premium obligations used in payment of losses and claims.....	23,690.91	
Notes and other premium obligations used in purchase of surrendered and lapsed policies.....	314,790.32	
Notes and other premium obligations used in payment of dividends to policy-holders.....	121,266.46	
Total reduction of premium note account.....		459,747.69
Balance, note assets at end of the year.....		\$2,242,157.30

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated, July 25th, 1859.]

WILLIAM C. ALEXANDER, *President*.

SAMUEL BORROWE, *Secretary*.

Attorney in Connecticut, WILLIAM C. STROBRIDGE, Stamford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$14,837,062.50
---------------------------	-----------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
U. S. bonds 5-20s.....	\$3,500.00	\$3,965.00	\$3,520.00
“ “ 6's, 1881.....	25,000.00	29,375 00	50,000.00
“ “ 5-20s.....	15,000.00	17,412 50	
New York State stock.....	10,000.00	10,500 00	
New York Life and Trust Co.....	5,000.00	10,000.00	7,000.00
Brooklyn City stock.....	8,000.00	8,200.00	
U. S. bonds 5-20.....	2,000.00	2,320.00	3,000.00
“ “ 6s of 1881.....	1,000.00	1,175.00	
Brooklyn City stock.....	5,000.00	4,650.00	20,000.00
Queens County, N. Y., bounty loan....	18,000.00	18,000.00	
U. S. bonds, 10-40s.....	200.00	228.00	400 00
“ “ 5-20s.....	200.00	232.00	
“ “ 5-20s.....	1,250.00	1,406.00	1,250.00
New York City stock.....	10,000.00	10,250.00	8,000.00
U. S. bonds, Currency 6s.....	10,000.00	11,450.00	20,000.00
“ “ 5-20s.....	2,500.00	2,900.00	
Oregon War Loan.....	7,500.00	8,475.00	
U. S. bonds, 5-20.....	1,000.00	1,160.00	350.00
“ “ 5-20s.....	1,500.00	1,740.00	1,500.00
“ “ 6s of 1881.....	7,000.00	8,225.00	10,500 00
“ “ 5-20s.....	3,000.00	3,495 00	
“ “ 5-20s.....	100,000.00	116,500.00	
Balances of Agents' Accounts.....	367,990.00	367,990.00	154,398.35
	\$604,640.00	\$639,648.50	\$379,918.35

Total amount loaned..... \$379,918 25

Cost of real estate owned by the company after deducting incumbrances..... 2,902,916.96

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States bonds, 6s, 1881.....	\$60,000.00	\$70,125.00	
United States 5-20 bonds.....	460,150.00	535,070.50	
New York State stock.....	190,000.00	206,150.00	
New York City stock.....	157,500.00	152,437.50	
Brooklyn City stock, N. Y.....	136,000.00	139,400.00	
Tennessee 6s.....	20,000.00	16,300.00	
Virginia 6s.....	37,986.00	15,321.02	
Sharon Town Bonds, N. Y.....	66,000.00	68,310.00	
Yonkers Town bonds, N. Y.....	25,000.00	25,850.00	
South Carolina 6s.....	50,000.00	6,000.00	
Little Valley Town bonds, N. Y.....	9,000.00	9,573.75	
Mercantile Trust Co's stock.....	534,000.00	598,682.76	
Stock of Valley National Bank, St. Louis.....	2,000.00	2,060.00	
Total par and market value	\$1,747,636.00	\$1,845,280.53	\$1,845,280.53
Cash in office of company, and deposited in banks and trust companies.....			1,679,658.82
Interest due and accrued on cash loans and bonds owned by the company.....			166,584.41
Rents accrued.....			22,136.36
Net am't deferred and outstanding premiums on policies in force Dec. 31, 1873..			844,502.00
Amount invested in commuting commissions; or renewal com- missions purchased		\$9,595.29	
Present value of leases owned by the company.....			19,499.88
Agents' balances.....			131,060.25
Value of agency supplies, printed matter, and stationery on hand,		\$8,390.00	
Property at agencies.....		31,813.50	
Total assets.....			\$22,828,620.06

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$29,000.00	
Claims for matured endowments due and unpaid.....	7,000.00	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	420,185.00	
Claims for death losses and other policy claims resisted by the company.....	25,000.00	
Total policy claims.....		\$481,185.00
Net re-insurance reserve.....		20,789,615.00
Amount of all unpaid dividends of surplus, percentages, bonuses, or other de- scription of profits due policy-holders.....		76,452.00
Liability under the three months clause.....		80,000.00
Total present liabilities as to policy-holders.....		\$21,427,252.00
Surplus as regards policy-holders.....		\$1,401,368.06

IV. INCOME.

Total cash premium income.....		\$8,541,694.91
Cash received for interest upon cash loans, and bonds owned and dividends on stocks.....	\$1,016,714.20	
Cash received for interest upon other debts due the company....	136,505.11	
Rents received.....	105,266.33	
Total interest, dividend, and rent income.....		\$1,258,485.64
Total income.....		\$9,800,180.55

V. EXPENDITURES.

Cash actually paid during the year for the company's own death losses.....	\$2,064,758.72	
Paid on matured endowments.....	42,200.00	
Cash paid to annuitants.....	9,379.39	
Cash paid on account of policies lapsed, surrendered, or purchased.....	1,115,578.79	
Cash paid for dividends to policy-holders.....	1,844,612.04	
Total cash paid to policy-holders.....		\$5,076,528.94
Cash paid for dividends to stockholders.....		8,050.00
Cash paid for premiums (less rebate or commissions) to other companies for policies re-insured.....		4,132.13
Cash paid for commissions to agents on first premiums.....	} \$534,112.16	
Cash paid for commissions to agents on renewal premiums.....		
Salaries and traveling expenses of managers of agencies, and general, special or local agents.....	25,281.69	
Cash paid for medical examiner's fees.....	66,636.36	
Cash paid for salaries and other compensation of officers and employes, except agents and medical examiners.....	238,434.31	
Total pay account.....		864,464.52
Cash paid for taxes, licenses, fees, &c.....	71,773.36	
Cash paid for rents.....	35,852.11	
Total incidental expense account.....		107,625.47
Cash paid for commuting commissions.....	177,785.00	
Cash paid for advertising, printing, stationery, agency expenses, law expenses, &c.....	361,471.95	
Total.....		539,256.95
Total cash expenditures.....		\$6,600,058 01

GERMANIA LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April 10, 1860.]

HUGO WESENDONCK, *President.*CORNELIUS DOREMUS, *Secretary.*

Attorney in Connecticut, MAIER ZUNDER, New Haven.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$4,385,293.44
---	----------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
United States 6 per cent. bonds.....	\$4,000	\$4,470	\$4,000
Total amount loaned.....			\$4,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5 per cent. 10-40 reg. bonds.....	\$37,000.00	\$41,070.00	
“ “ “ “ 1874...	55,000.00	60,775.00	
“ 6 per cent., n. i. reg. bonds, 1865.	47,000.00	53,697.50	
“ 6 per cent. reg. bonds, 1867.....	183,000.00	211,365.00	
“ 6 per cent. reg. bonds, 1862.....	31,000.00	35,030.00	
“ 6 per cent. n. i. coupon b'ds, 1865.	60,000.00	71,400.00	
“ 6 per cent. n. i. “ “ 1867.	40,000.00	47,700.00	
“ 6 per cent. bonds, 1868.....	5,000.00	5,950.00	
“ 6 per cent. registered bonds, 1881.	20,000.00	23,200.00	
“ 6 per cent. coupon bonds, 1865..	11,000.00	12,457.50	
Virginia State 6 per cent. registered bonds, old..	15,000.00	5,700.00	
“ “ “ “ new..	15,000.00	6,000.00	
Mississippi State Auditor's warrant.....	10,000.00	7,500.00	
New York City 7 per cent. sundries.....	360,000.00	360,000.00	
Brooklyn City 7 per cent. park loan.....	65,000.00	65,000.00	
Brooklyn City 6 per cent. water loan.....	15,000.00	13,875.00	
Total par and market value.....	\$969,000.00	\$1,020,720.00	\$1,020,720.00
Cash in office of Company.....			4,533.60
Cash deposited in banks and trust companies.....			94,050.48
Interest accrued on cash loans and on bonds owned by the company.....			76,595.93
Net deferred and outstanding premiums on policies in force Dec. 31, 1873.....			385,610.92
Total Assets.....			\$5,970,804.37

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$15,175.17	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	80,358.69	
Claims for death losses and other policy claims, resisted.....	39,172.56	
Total policy claims.....		\$134,706.42
Net present value of all the outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department, (actuaries' four per cent.).....		5,552,200.00
Net present value of extra and special risks.....	\$1,357.17	
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	39,759.20	
Net present value of policies lapsed, liable to be surrendered.....	15,730.91	
Total dividend, or special liability to policy-holders.....		56,847.28
Present liabilities as to policy-holders.....		\$5,743,753.70
Surplus as regards policy-holders.....		\$227,050.67

IV. INCOME.

Cash received for premiums on new policies and renewal premiums during the year ending Dec. 31, 1873.....	\$1,584,670.40	
Cash received for sale of annuities.....	2,511.25	
Cash received for all other premiums.....	20,109.12	
Total cash premium income.....		\$1,607,290.77
Cash received for interest upon cash loans.....	\$278,038.06	
Received for interest upon bonds owned.....	59,586.54	
Discount on claims paid in advance.....	996.00	
Total interest and dividend income.....		338,620.60
Cash income from other sources, viz: policy fees.....		185.36
Total Income.....		\$1,946,096.73

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$574,086.20	
Paid for matured endowments, and additions thereto.....	4,665.33	
Cash paid to annuitants.....	5,240.42	
Paid on account of policies lapsed, surrendered or purchased.....	163,039.82	
Paid for dividends to policy-holders.....	159,942.94	
Total cash paid to policy-holders.....		\$906,974.71
Cash paid for dividends to stockholders.....		24,000.00
Paid for commissions to agents.....	120,361.95	
Paid for salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	38,563.97	
Paid for medical examiners' fees.....	10,550.26	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	56,502.57	
Total pay account.....		225,978.75

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 10-40 bonds.....	\$100,000.00	\$112,000.00	
New York State bounty loan bonds.....	10,000.00	10,746.25	
E. Broadway, D. D. & Grand st. R. R. Co. bonds.	25,000.00	25,000.00	
Sodus, N. Y., Town bonds.....	10,000.00	10,000.00	
Total par and market value.....	\$145,000.00	\$157,746.25	\$157,746.25
Cash in office of company.....			135.25
Cash deposited in banks and trust companies.....			909.87
Interest accrued on cash loans and on bonds owned by the company.		\$9,120.20	
Interest accrued on premium loans and notes.....		11.00	
Total accrued interest.....			9,131.20
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.			38,472.78
Furniture, safe, and fixtures, belonging to the company, at cost....	\$3,195.75		
Invested in commuting commissions; or renewal com's purchased..	9,000.00		
Advanced to officers or agents to be repaid out of future salaries or commissions.....	2,569.77		
Cash in hands of agents due the company.....			1,205.87
Judgment for debts rendered in favor of the company.....			1,093.43
Value of agency supplies, printed matter and stationery on hand...	3,000.00		
Loans on personal security only.....			1,810.11
Total Assets.....			<u>\$521,916.30</u>

III. LIABILITIES.

Claims for death losses and matured endowments.....		\$4,000.00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department, (actu- aries' 4 per cent).....	\$470,545.00	
Deduct value of risks re-insured in other companies.....	4,912.00	
Net re-insurance reserve.....		465,633.00
All other liabilities of the company.....		4,839.00
Total liabilities.....		<u>\$474,472.00</u>
Surplus as regards policy-holders.....		<u>\$47,444.30</u>

IV. INCOME.

Cash received for premiums and for renewal premiums during the year ending Dec. 31, 1873.....		\$205,116.28
Cash received for interest upon cash loans.....	\$14,261.80	
Received for interest upon bonds owned and dividends on stocks..	8,541.79	
Received for interest upon policy notes or loans.....	82.29	
Received for interest upon other debts due the company.....	703.20	
Total interest and dividend income.....		23,589.08
Cash from other companies on account of losses or claims on poli- cies of this company reinsured.....	\$5,500.00	
Income from moneys deposited in trust.....	3,500.00	
Miscellaneous cash income.....		9,000.00
Total Income.....		<u>\$237,705.36</u>

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$53,136.65	
Paid for matured endowments, and additions thereto.....	1,039.02	
Paid on account of policies lapsed, surrendered or purchased.....	38,744.86	
Paid for dividends to policy-holders.....	8,113.97	
Total cash paid to policy-holders.....		\$101,034.50
Paid premiums (less rebate or commissions) to other companies for policies re-insured.....	\$5,749.24	
Paid commissions to agents.....	11,044.58	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	10,709.77	
Cash paid for medical examiners' fees.....	2,685.18	
Paid for salaries and other compensation of officers and employes, except agents and medical examiners.....	9,073.28	
Total pay account.....		39,262.05
Paid for taxes, and licenses and fees in other states.....	\$1,223.11	
Cash paid for rents.....	3,200.00	
Total incidental expense account.....		4,423.11
Cash advanced to agents or officers, to be repaid out of future salaries or com's..	5,586.79	
Paid for advertising, stationery, printing, &c.....	9,671.77	
Total Expenditures.....		\$159,978.22

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN BOSTON, MASS.

[Organized and Incorporated, April 21st, 1862.]

L. A. LYON, *President.*

GEORGE B. AGER, *Secretary.*

Attorney for Connecticut, THOMAS E. PACKER, New London.

I. CAPITAL.

The guarantee capital of \$100,000.00 was redeemed in 1873.

II. ASSETS.

Loans on real estate..... \$813,633.43

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Burlington & Mo. River R. R. stock	\$20,000.00	\$10,400.00	\$25,000.00
Chicago, Burlington & Quincy R. R. stock.....	5,200.00	5,096.00	
Rutland R. R. Co's 1st mort. 8 per cent. bonds.....	14,000.00	10,400.00	
Delaware & Hudson Canal Co. stock,	12,000.00		10,000.00
Cedar Rapids & Mo. River R. R. "1916" bonds.....	5,000.00	4,000.00	
Narraganset Steamship Co. "1877" bonds.....	7,000.00	6,510.00	
Union Pacific R. R. land grant bonds,	2,000.00	1,460.00	1,000.00
Proprietors Long Wharf, Boston....	2,200.00	2,200.00	2,200.00
Ct. & Pas. River R. R. stock.....	13,000.00	10,270.00	14,500.00
Ct. & Pas. River 7 per ct. "1893" bds.,	6,000.00	5,760.00	
Merrimack M'fg Co.....	2,000.00	3,150.00	5,000.00
Burlington & Mo. River R. R. stock,	5,000.00	4,700.00	
United States 5-20 bonds, 1867.....	1,500.00	1,728.00	1,000.00
Joliet Iron & Steel Co. mort. bonds..	25,000.00	25,000.00	25,000.00
American Whip Co. stock.....	20,500.00	20,500.00	12,000.00
Nat. Revere Bank stock, Boston....	1,000.00	1,160.00	1,000.00
Northern R. R. stock.....	700.00	749.00	700.00
Michigan Central R. R. stock.....	1,000.00	780.00	2,000.00
Boston & Albany R. R. stock.....	1,000.00	1,400.00	
Burlington & Mo. River R. R. stock,	19,700.00	18,158.00	15,000.00
Personal Security.....			3,000.00
Total amount loaned.....	\$163,800.00	\$133,421.00	\$117,400.00
Premium notes and loans on policies now in force.....			477,117.57

Stocks and bonds owned by the Company.

	Par value.	Market value.
United States 6 per cent. bonds of 1881.....	\$10,000.00	\$11,725.00
United States 5-20 registered bonds.....	75,000.00	86,625.00
United States 5-20 coupon bonds.....	15,000.00	17,325.00
Portland City bonds, 1870.....	5,000.00	4,687.00
City of Boston 6 per cent. scrip, 1876.....	25,000.00	24,500.00
Albany City 6 per cent. bonds.....	10,000.00	9,100.00
Lynn City 6 per cent. bonds.....	14,000.00	12,985.00
Bath City 6 per cent. bonds.....	2,000.00	1,780.00
Salem City 6 per cent. bonds.....	11,000.00	10,120.00
Cambridge City 6 per cent. bonds.....	4,200.00	3,948.00
Cincinnati City 7 3-10 per cent. bonds.....	10,000.00	10,225.00
Chicago City 7 per cent. bonds.....	10,000.00	9,500.00
Loan to City of Cambridge, 6 per cent.....	27,000.00	27,000.00
Loan to Town of Brighton, 7 per cent.....	25,000.00	25,000.00
Hide & Leather National Bank stock.....	9,000.00	10,350.00

	Par value.	Market value.	
New England National Bank stock.....	10,000.00	13,500.00	
Tremont " " "	5,000.00	5,800.00	
Continental " " "	13,000.00	13,650.00	
Boylston " " "	3,000.00	4,410.00	
Washington " " "	10,000.00	14,000.00	
Boston & Albany 7 per cent. R. R. bonds.....	75,000.00	77,067.00	
O. Col. & Newport Railway Co's 7 per cent. bonds,	18,000.00	18,180.00	
O. Col. & Newport Railway Co's 6 per cent. bonds,	11,000.00	10,670.00	
Vt. Cen. & Vt. & Canada 8 pr. ct. R. R. equip. bds.	6,000.00	4,500.00	
Ogdensburg & L. Champlain 8 pr. ct. " " "	5,000.00	4,612.00	
Phila., Wilmington & Balt. 6 percent. R. R. bonds,	7,000.00	6,790.00	
Western 6 per cent. R. R. bonds.....	5,000.00	4,857.00	
Lansing, Jackson & Saginaw 8 per ct. mort. bonds,	10,000.00	9,000.00	
Ill. Grand Trunk Railway " " "	20,000.00	19,000.00	
Grand River Valley 8 per cent. R. R. bonds.....	10,000.00	9,000.00	
Michigan Central 8 per cent. R. R. mort. bonds...	5,000.00	5,500.00	
Cedar Rapids & Mo. Riv. 7 pr. ct. R. R. mort. bonds,	15,000.00	12,000.00	
Chicago, Burlington & Quincy 7 pr. ct. R. R. bonds,	20,000.00	18,000.00	
Boston & Providence 7 per cent. 1893 R. R. bonds,	25,000.00	25,687.00	
Vermont & Canada R. R. stock.....	12,000.00	5,400.00	
Loan to Boston & Maine R. R. 7 per cent.....	100,000.00	100,000.00	
" " O. Col. & Newport Railway Co. 7 per ct..	100,000.00	100,000.00	
" " Eastern R. R. Co. 7 per cent.....	25,000.00	25,000.00	
" " Boston & Providence R. R. Corp. 7 pr. ct.	25,000.00	25,000.00	
" " Commercial Wharf Co., Boston, 7 pr. ct.	15,000.00	15,000.00	
Total market value.....	\$802,200.00	\$811,493.00	\$811,493.00
Cash in office of company.....			708.73
Cash deposited in banks and trust companies.....			44,444.99
Interest accrued on cash loans and on bonds owned by the comp'y.		36,363.42	
Interest accrued on premium loans and notes.....		15,307.52	
Interest due and unpaid on mortgages.....		1,443.87	
Total accrued interest and rents.....			53,114.81
Net am't deferred and outstanding premiums on policies in force Dec. 31, 1873...			230,444.87
Furniture, safes, and fixtures belonging to the company, at cost....		\$14,867.85	
Total assets.....			\$2,548,357.40

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$1,000.00	
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	37,000.00	
Total policy claims.....		\$38,000.00
Net present value of all policies and obligations in force Dec. 31, 1873, (re-insur- ance deducted,) computed by the Conn. Insurance Department, (actuaries' 4 per cent.).....		2,458,191.00
Amount of unpaid dividends of surplus, percentages, bonuses, or other descrip- tion of profits due policy-holders.....		17,577.63
Present liabilities as to policy-holders.....		\$2,513,768.63
Surplus as regards policy-holders.....		34,588.77

IV. INCOME.

Cash received for premiums on new policies during the year ending Dec. 31, 1873, without deductions for commissions, or other expenses.....	\$60,262.33	
Cash received for renewal premiums during the year.....	519,697.84	
Cash received from other companies for re-insuring their risks...	384.60	
Total cash premium income.....		\$580,344.77
Cash received for interest upon cash loans.....	\$84,985.66	
Cash received for interest upon bonds owned and dividends on stocks.....	41,667.29	
Cash received for premium notes or loans.....	21,688.52	
Discount on claims paid in advance.....	31.68	
Total interest and dividend income.....		148,373.15
Notes or other obligations taken on account of renewal premiums,	82,399.79	
Total note income.....		82,399.79
Total income.....		\$811,117.71

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$222,040.17	
Cash paid on matured endowments.....	12,400.00	
Cash paid to annuitants.....	2,529.12	
Paid on account of policies lapsed, surrendered, or purchased...	27,250.57	
Cash paid for dividends to policy-holders.....	71,353.04	
Total cash paid to policy-holders.....		\$335,572.90
Total cash paid for dividends to stockholders.....		4,517.21
Premiums (less rebate or commissions) to other companies for policies re-insured	\$228.16	
Commissions to agents on first and on renewal premiums	67,381.22	
Cash paid for Medical examiners' fees.....	5,900.75	
Paid for salaries and other compensation of officers and employés, except agents and medical examiners.....	29,518.91	
Total pay account.....		103,029.04
Paid for taxes and other incidental expenses.....	4,451.48	
Paid for rents.....	16,398.45	
Total incidental expense account.....		20,849.93
Cash paid for commuting commissions.....	26,790.38	
Paid for printing, postage, and sundry expenses.....	16,346.11	
Guarantee capital redeemed in 1873.....	100,000.00	
Total.....		143,136.49
Total cash expenditures.....		\$607,105.57

Premium-Loan Disbursements.

Amount of notes and other premium obligations used in payment of losses and claims.....	\$12,817.83	
Amount of notes and other premium obligations used in purchase of surrendered policies.....	2,883.45	
Notes and other premium obligations used in payment of dividends to policy-holders.....	30,079.19	
Notes and other premium obligations voided by lapse of policies,	42,660.62	
Total premium note expenditures.....		88,441.09
Total expenditures.....		<u>\$695,546.66</u>

VI. PREMIUM-NOTE ACCOUNT.

Premium notes or obligations at beginning of the year.....	\$485,008.76	
Premium notes or obligations received during the year.....	82,399.79	
Total.....		\$567,408.55
Deductions during the year as follows :		
Notes and other premium obligations used in payment of losses and claims.....	12,817.83	
Notes and other premium obligations used in purchase of surrendered policies.....	2,883.45	
Notes and other premium obligations used in payment of dividends to policy-holders.....	30,079.19	
Notes and other premium obligations voided by lapse of policies,	42,660.62	
Notes and other premium obligations redeemed by maker in cash,	1,849.89	
Total reduction of premium note account.....		90,290.98
Balance, note assets at end of the year.....		<u>\$477,117.57</u>

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN SPRINGFIELD, MASS.

[Organized and Incorporated May 15, 1851.]

E. W. BOND, *President.*

AVERY J. SMITH, *Secretary.*

Attorney in Connecticut, ALBERT H. BOND, Hartford.

II. ASSETS.

Loans on Real Estate.....	\$2,541,544.00
---------------------------	----------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Bigelow Manufacturing Co. stock...	\$1,000.00	\$900.00	\$500.00
Glasgow Manufacturing Co. stock..	700.00	1,225.00	500.00
Union Paper M'fg Co. stock.....	1,500.00	2,250.00	1,500.00
“ “ “ “ “	15,000.00	22,500.00	10,000.00
Pynchon Nat. Bank stock.....	4,000.00	6,400.00	3,800.00
Union Paper Co. stock.....	2,000.00	3,000.00	5,000.00
Worthy Paper Co. stock.....	5,000.00	5,000.00	
Pynchon National Bank stock.....	1,100.00	1,760.00	1,500.00
“ “ “ “ “	200.00	320.00	5,000.000
J. Hancock “ “ “ “	500.00	650.00	
Leicester “ “ “ “	800.00	880.00	
Worcester Gas Light Co. stock....	3,000.00	3,900.00	6,850.00
United States 5-20 bonds.....	6,000.00	6,960.00	
N. Y., N. H. & Hartford R. R. stock,	4,000.00	5,000.00	5,000.00
Riverside Paper Co. and sureties....	10,000.00	15,000.00	15,000.00
Council Bluffs & St. Jos. R. R. bonds,	8,000.00	7,200.00	10,000.00
St. Jos. & C. Bluffs R. R. bonds....	5,000.00	5,000.00	
Massasoit Paper Co. stock.....	5,000.00	7,000.00	5,000.00
N. Y., N. H. & H. R. R. Co. stock..	500.00	625.00	500.00
Union Paper Co. stock.....	30,500.00	68,250.00	40,000.00
“ “ “ “ “	15,000.00		
“ “ “ “ “	15,000.00	22,500.00	32,500.00
Missouri Valley R. R. bonds.....	27,000.00	24,300.00	
Collateral notes and sureties.....			2,000.00
“ “ “ “ “			116.25
Loans on policies.....			1,400.00
	\$160,800.00	\$210,620.00	\$146,166.24

Amount loaned..... \$146,166.25

Premium notes and loans on policies now in force..... 987,470.38

Value of real estate owned by the company, deducting incumbrances..... 150,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. 6 per cent. bonds of 1881.....	\$52,700.00	\$62,186.00
“ 5-20 bonds of 1868.....	153,000.00	179,010.00
“ 5-20 bonds of 1865.....	52,000.00	60,320.00
“ 5-20 bonds of 1874.....	1,000.00	1,120.00
Agawam National Bank stock, Springfield.....	500.00	725.00
Pynchon “ “ “ “ “	2,000.00	3,200.00
First “ “ “ “ “	10,000.00	15,000.00
Second “ “ “ “ “	8,100.00	14,580.00
Chicopee “ “ “ “ “	3,300.00	5,280.00
John Hancock Bank stock “	1,000.00	1,300.00
National Bank of Commerce stock, Boston.....	4,700.00	5,875.00
Merchants National Bank stock, “	1,500.00	1,875.00
Elliot “ “ “ “ “	1,500.00	1,800.00
Webster “ “ “ “ “	2,500.00	2,750.00

First National Bank stock, Northampton.....	3,400.00	4,930.00
First National Bank stock, Chicopee	2,400.00	3,720.00
Metropolitan National Bank stock, New York....	5,000.00	6,250.00
Peoria & Rock Island R. R. bonds.....	5,000.00	4,500.00
Burlington, Cedar Rapids & M. R. R. bonds....	11,050.00	8,840.00
Indianapolis, Bloomington & W. R. R. bonds....	40,000.00	36,000.00
Potsdam & Watertown R. R. bonds.....	5,000.00	5,000.00
Council Bluffs & St. Josephs R. R. bonds.....	30,000.00	27,000.00
Kansas Pacific R. R. bonds.....	27,000.00	24,300.00
St. Louis, Alton & Terre Haute R. R. bonds....	31,500.00	31,500.00
• Buffalo, N. Y. & Erie R. R. bonds.....	6,000.00	5,700.00
Missouri Pacific R. R. bonds.....	24,000.00	23,520.00
St. Josephs & Denver City R. R. bonds.....	20,000.00	10,000.00
Boston & Albany R. R. stock.....	30,000.00	41,400.00
Missouri Valley R. R. bonds.....	40,000.00	36,000.00
State of New York bonds.....	70,000.00	73,500.00
State of Michigan bonds.....	1,000.00	1,000.00
City of Springfield bonds.....	3,000.00	3,000.00
	\$648,150.00	\$701,181.00
Total market value.....		\$701,181.00
Cash in office of company.....		56,872.70
Cash deposited in banks.....		27,017.35
Interest accrued on cash loans and on bonds owned by the comp'y,	\$97,612.26	
Interest accrued on premium notes and loans.....	29,624.11	
Rents accrued.....	100.00	
Total accrued interest and rents.....		127,336.37
Net am't deferred and outstanding premiums on policies in force Dec. 31, 1873..		244,803.98
Furniture, safes, and fixtures belonging to the company, at cost... \$11,069.87		
Cash in hands of agents due the company.....		17,833.07
Value of agency supplies, printed matter, and stationery on hand.... \$800.00		
Total assets.....		\$5,000,225.10

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$68,530.00
Claims for death losses and other policy claims resisted by the company.....	43,000.00
Total policy claims.....	\$111,530.00
Net re-insurance reserve.....	4,444,404.00
Amount of all unpaid dividends of surplus, percentages, bonuses or other description of profits due policy holders.....	20,321.99
Amount of other liabilities.....	18,414.00
Present liabilities as to policy-holders.....	4,594,669.99
Surplus as regards policy-holders.....	405,555.11

IV. INCOME.

Total cash premium income.....		\$921,707.72
Cash received for interest upon cash loans.....	\$162,296.78	
Cash received for interest upon bonds owned and dividends on stocks.....	39,366.27	
Cash received for interest upon premium notes or loans.....	44,685.45	
Cash received for interest upon other debts due the company....	23,187.69	
Received for rents.....	1,980.66	
Discount on claims paid in advance.....	498.32	
Total interest, dividend, and rent income.....		272,015.17
Total note income.....		279,685.87
Total income.....		<u>\$1,473,408.76</u>

V. EXPENDITURES.

Cash actually paid during the year for the company's own death losses and additions thereto.....	\$266,715.96	
Cash paid during the year for the company's matured endow- ments and additions thereto.....	3,908.13	
Cash paid to other companies for losses or claims on their policies re-insured by this company.....	2,000.00	
Paid on account of policies lapsed, surrendered or purchased....	77,399.00	
Paid for dividends to policy-holders.....	73,998.38	
Total cash paid to policy-holders.....		\$424,021.47
Cash paid for premiums (less rebate or commissions) to other companies for policies re-insured.....	\$12,810.50	
Paid for commissions to agents on first and renewal premiums..	75,704.67	
Total cash paid for salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	63,625.92	
Cash paid for Medical examiners' fees.....	5,924.00	
Cash paid for salaries and other compensation of officers and emp- loyés, except agents and Medical examiners.....	38,954.23	
Total pay account.....		197,019.32
Cash paid for taxes, licenses, fees, &c.....	\$10,736.54	
Paid for rents.....	11,347.27	
Total incidental expense account.....		22,083.81
Paid for furniture, safes and fixtures.....	\$3,043.62	
Paid for advertising, printing, stationery, express, &c.....	28,066.78	
Total.....		<u>31,110.40</u>
Total cash expenditures.....		\$674,235.00

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$14,886.10
Notes and other premium obligations used in purchase of surren- dered policies.....	15,590.34

Notes and other premium obligations used in payment of dividends to policy-holders.....	124,813.22	
Notes and other premium obligations voided by lapse of policies,	85,515.30	
Total premium note expenditures.....		\$240,804.96
Total expenditures.....		<u>\$915,039.96</u>

V. PREMIUM-NOTE ACCOUNT.

Premium notes and other obligations at beginning of the year..	\$952,643.57	
Premium notes and other obligations received during the year..	279,685.87	
Total.....		\$1,232,329.44
Deductions during the year as follows:		
Notes and other premium obligations used in payment of losses and claims.....	\$14,886.10	
Notes and other premium obligations used in purchase of surrendered policies.....	15,590.34	
Notes and other premium obligations used in payment of dividends to policy-holders.....	124,813.22	
Notes and other premium obligations voided by lapse of policies,	85,515.30	
Notes and other premium obligations redeemed by maker in cash,	4,054.10	
Total reduction of premium note account.....		244,859.06
Balance, note assets at end of the year.....		<u>\$987,470.38</u>

METROPOLITAN LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated June, 1867.]

JOSEPH F. KNAPP, *President.*ROBERT A. GRANNISS, *Secretary.*

Attorney in Connecticut, JOHN NEW, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized,.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$404,200.00
---	--------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Brooklyn City R. R. bonds.....	\$15,000	\$15,000	\$10,000	
" " bonds.....	8,000	8,160	8,000	
" " "	25,000	25,500	21,782.02	
Total.....	\$48,000	\$48,660	\$39,782.02	39,782.02
Premium notes and loans on policies now in force.....				376,873.93

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 coupon bonds.....	\$131,000.00	\$180,540.00	
" " currency 6s.....	22,000.00		
Brooklyn, N. Y., City bonds.....	59,000.00	60,180.00	
Total par and market value.....	\$212,500.00	\$240,720.00	\$240,720.00
Cash in office of company.....			8,990.26
Cash deposited in banks and trust companies.....			35,442.80
Postage and revenue stamps.....			300.00
Interest accrued on cash loans and on bonds owned by the company.....			5,074.94
Interest accrued on premium loans and notes.....			24,762.50
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.			498,940.10
Furniture, safes and fixtures belonging to the company.....		\$28,815.12	
Invested in commuting commissions; or renewal com's purchased.		33,595.65	
Advanced to agents to be repaid out of future commissions.....		17,783.27	
Cash in hands of agents due the company.....			29,800.00
Value of agency supplies, printed matter and stationery on hand.		\$5,000.00	
Total Assets.....			\$1,664,886.55

III. LIABILITIES.

Claims for death losses and matured endowments.....	\$26,239.00
Net present value of all the outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....	1,476,115.00
Amount of all unpaid dividends of surplus, percentages, bonuses or other description of profits due policy-holders.....	7,045.00
All other liability to policy-holders or annuitants.....	4,085.00
Due on account of salaries, rents, and office expenses.....	1,925.00
Total Liabilities.....	\$1,515,409.00
Surplus as regards policy-holders.....	\$149,477.55

IV. INCOME.

Total cash premium income.....	\$721,734.75
Total note income.....	144,377.04
Total interest, dividend, and rent income.....	65,977.10
Total Income.....	\$932,088.89

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$182,385.60	
Paid on account of matured endowments and additions thereto....	8,080.00	
Paid on account of policies lapsed, surrendered, or purchased....	73,560.76	
Paid for dividends to policy-holders.....	46,984.32	
Total cash paid to policy-holders.....		\$311,010.68
Paid for premiums (less rebate or commissions) to other companies for policies re-insured.....	\$3,416.04	
Paid for commissions to agents.....	106,283.18	
Paid salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	18,192.30	
Paid for medical examiners' fees.....	36,379.80	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	45,739.93	
Total pay account.....		210,011.25
Paid for United States taxes and revenue stamps, state and local taxes, and licenses and fees in other states.....	\$11,323.63	
Cash paid for rents.....	17,378.94	
Cash paid for commuting commissions.....	10,046.59	
Cash paid for printing, advertising, and miscellaneous expenses..	38,495.81	
Total.....		77,244.97
Total cash expenditures.....		\$598,266.90

Premium-Loan Disbursements.

Amount of notes and other premium obligations used in payment of losses and claims.....	\$7,099.29	
Notes and other premium obligations used in purchase of surrendered policies.....	40,876.98	
Notes and other premium obligations used in payment of dividends to policy-holders.....	24,232.68	
Notes and other premium obligations voided by lapse of policies..	20,876.99	
Total premium-note expenditures.....		93,085.94
Total Expenditures.....		\$691,352.84

VI. PREMIUM-NOTE ACCOUNT.

premium notes and other premium obligations at beginning of the year.....	\$325,582.83	
Premium notes and other premium obligations received during the year.....	144,377.04	
Total.....		\$469,959.87

Deductions during the year as follows:	
Amount of notes and other premium obligations used in payment of losses and claims.....	\$7,099.29
Notes and other premium obligations used in purchase of surrendered policies.....	40,876.98
Notes and other premium obligations used in payment of dividends to policy-holders.....	24,232.68
Notes and other premium obligations voided by lapse of policies..	20,876.99
Total reduction of premium-note account.....	93,085.94
Balance, note assets at end of the year.....	\$376,873.93

MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK, CITY.

[Incorporated 1842.]

FREDERICK S. WINSTON, *President.*

JOHN M. STUART, *Secretary.*

Attorney in Connecticut, A. M. DAY, Hartford.

I. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$52,707,912.17
Cash value of real estate owned by the company.....	2,539,403.36

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5 per cent. 1874 coupon bonds...	\$50,000.00	\$55,750.00	
" 6 per cent. 1881 regist'd bonds...	2,100,550.00	2,436,638.00	
" 5 per cent. new issue reg. bonds..	2,000,000.00	2,230,000.00	
" 5 per cent. 10-40 regist'd bonds..	50,000.00	55,500.00	
New York State bounty bonds.....	500,000.00	520,000.00	
" City and County revenue bonds....	600,000.00	600,000.00	
Town of Cherry Valley, N. Y., bonds.....	50,000.00	50,000.00	
Town of Yonkers, N. Y., bonds.....	20,000.00	20,000.00	
Total par and market value.....	\$5,370,550.00	5,967,888.00	5,967,888.00
Cash deposited in banks and trust companies....			2,224,961.84
Interest accrued on cash loans and on bonds owned by the company.....			922,572.87
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873..			921,246.13
Cash in hands of agents, due the company.....			17,771.26
Total Assets.....			\$65,302,755.63

II. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$633,825.84	
Claims for death losses and other policy claims, resisted.....	124,500.00	
Total policy claims.....		\$758,325.84
Net present value of all the outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....		61,758,955.00
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	\$43,316.95	
Amount of accumulations of all forms of tontine policies.....	26,220.10	
All other liability to policy-holders or annuitants, viz: premiums paid in advance.....	29,904.93	
Total dividend, or special liability to policy-holders.....		99,441.98
Total liabilities.....		\$62,616,722.82
Surplus as regards policy-holders.....		\$2,686,032.80

III. INCOME.

Cash received for premiums on new policies during the year....	\$8,139,835.95	
Cash received for renewal premiums.....	9,594,553.25	
Cash received for sale of annuities.....	84,500.00	
Total cash premium income.....		\$17,818,889.20
Cash received for interest upon cash loans.....	\$3,320,996.05	
Received for interest upon bonds owned and dividends on stocks.....	341,936.46	
Received for interest upon other debts due the company.....	79,479.53	
Rents received for use of company's property, or under sub-lease.....	51,916.66	
Premium on gold interest.....	48,784.36	
Total interest, dividend and rent income.....		3,843,113.06
Total Income.....		\$21,662,002.26

IV. EXPENDITURES.

Cash actually paid during the year for the company's own death losses and additions thereto.....	\$3,123,298.70	
Cash paid for matured endowments.....	256,366.10	
Cash paid to annuitants.....	21,535.28	
Paid on account of policies lapsed, surrendered or purchased....	1,675,168.03	
Cash paid for dividends to policy-holders.....	8,397,676.22	
Total cash paid to policy-holders.....		\$13,474,044.33
Cash paid for commissions to agents.....	\$356,317.12	
Cash paid for medical examiners' fees.....	60,712.65	
Salaries and other compensation of officers and employés, except agents and medical examiners.....	281,886.34	
Total pay account.....		698,916.11

Cash paid for taxes.....	115,099.22
Cash paid for commuting commissions.....	479,083.10
Cash paid for furniture, safes and fixtures for home or agency offices.....	8,187.82
Paid for exchange, printing, stationery, &c.....	597,998.61
Total Expenditures.....	\$15,373,329.19

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

LOCATED IN NEWARK, N. J.

[Incorporated Jan. 31, 1845.]

LEWIS C. GROVER, *President*.

EDWARD A. STRONG, *Secretary*.

Attorney in Connecticut, A. M. DAY, Hartford.

I. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$11,430,350.70
Premium notes and loans, on policies now in force.....	7,016,385.97
Cash value of real estate owned by the company, deducting incumbrances.....	149,904.10

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States coupon bonds, 1881.....	\$227,500.00	\$274,706.25
“ registered bonds, 1881.....	189,000.00	219,476.25
“ “ currency bonds.....	850,000.00	971,125.00
“ coupon bonds, 1865.....	137,500.00	158,468.75
“ “ “ “.....	1,500.00	1,728.75
Bonds of State of New Jersey.....	50,000.00	50,000.00
“ New York War Bounty.....	100,000.00	103,500.00
“ City of Brooklyn.....	65,000.00	65,000.00
“ City of Albany.....	25,000.00	25,000.00
“ Newark War Bounty.....	400,000.00	400,000.00
“ Newark (old city).....	28,000.00	28,000.00
“ Newark Improvement.....	200,000.00	200,000.00
“ Newark Aqueduct.....	2,200,000.00	2,200,000.00
“ Newark School.....	100,000.00	100,000.00
“ Essex County Road Board.....	892,000.00	892,000.00
“ City of Elizabeth.....	338,500.00	338,500.00
“ City of Rahway.....	126,500.00	126,500.00
“ City of Utica, N. Y.....	145,000.00	145,000.00
“ City of Springfield, Ill.....	50,000.00	50,000.00
“ Union County, N. J.....	201,000.00	201,000.00

Bonds of Essex County, N. J.....	1,327,500.00	1,327,500.00	
“ Ontario County, N. Y.....	1,000.00	1,000.00	
“ City of Orange, N. J.....	20,000.00	20,000.00	
“ City of Auburn, N. Y.....	150,000.00	150,000.00	
“ Hudson City, N. J.....	50,000.00	50,000.00	
“ City of Cleveland, Ohio.....	121,000.00	121,000.00	
“ City of New Brunswick, N. J.....	50,000.00	50,000.00	
“ West Orange Township, N. J.....	123,000.00	123,000.00	
“ East Orange Street Improvements.....	254,000.00	254,000.00	
“ Massachusetts Hospital.....	800.00	800.00	
“ Dayton, Ohio.....	110,000.00	110,000.00	
Total par and market value.....	\$8,533,800.00	\$8,757,305.00	\$8,757,305.00
Cash in office of company.....			26,687.39
Cash deposited in banks and trust companies.....			488,256.63
Interest accrued on cash loans and on bonds owned.....		\$373,541.34	
Interest accrued on premium loans and notes.....		210,490.00	
Total accrued interest.....			584,031.34
Net deferred and outstanding premiums on policies in force Dec. 31, 1873.....			168,035.14
Cash in hands of agents due the company.....			88,677.23
Total Assets.....			\$28,709,633.50

II. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not paid.....	\$526,217.00	
Claims for death losses and other policy claims resisted.....	69,000.00	
Total policy claims.....		\$595,217.00
Net present value of all the outstanding policies in force Dec. 31, 1873, (re-insurance deducted,) computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....		24,181,998.00
Amount of all unpaid dividends of surplus, percentages, bonuses or other description of profits due policy-holders.....		223,602.09
Dividends declared payable in 1874, discounted to date.....		1,556,323.87
Total Liabilities.....		\$26,557,140.96
Surplus as regards policy-holders.....		\$2,152,492.54

III. INCOME.

Cash received for premiums on policies during the year ending December 31, 1873.....	\$4,639,473.51	
Cash received for sale of annuities.....	229.01	
Cash received for all other premiums.....	6,959.10	
Total cash premium income.....		\$4,646,661.62

Cash received for interest upon cash loans and bonds, and dividends on stocks.....	\$1,306,346.49	
Cash received for interest upon premium notes or loans.....	458,966.44	
Rents received for use of company's property, or under sub-lease.	3,425.00	
Discount on claims paid in advance.....	513.98	
Total interest, dividend and rent income.....		1,769,251.91
Notes and other obligations taken on account of premiums.....		755,496.91
Total Income.....		<u>\$7,171,410.44</u>

IV. EXPENDITURES.

Cash paid during the year for the company's death losses and matured endowments.....	\$1,841,572.48	
Cash paid to annuitants.....	1,508.70	
Paid on account of policies lapsed, surrendered, or purchased...	321,430.37	
Paid for dividends to policy-holders.....	1,508,941.64	
Total cash paid to policy-holders.....		\$3,673,453.19
Paid for commissions to agents on first premiums.....	\$419,240.51	
Cash paid for medical examiners' fees.....	21,778.52	
Salaries and other compensation of officers, and employes, except agents and medical examiners.....	66,711.32	
Total pay account.....		507,730.35
Paid taxes, licenses and fees.....		95,270.69
Paid for advertising, stationery, stamps, &c.....		108,590.11
Total cash expenditures.....		<u>\$4,385,044.34</u>

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$137,654.76	
Notes and other premium obligations used in purchase of surrendered policies.....	162,611.80	
Notes and other premium obligations used in payment of dividends to policy-holders.....	289,825.10	
Total premium note expenditures.....		\$590,091.66
Total Expenditures.....		<u>\$4,975,136.00</u>

VI. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year...	\$6,852,970.90	
Notes and other premium obligations received during the year...	755,496.91	
Total.....		<u>\$7,608,467.81</u>

Deductions during the year as follows.

Notes and other premium obligations used in payment of losses and claims.....	\$137,654.76	
Notes and other premium obligations used in purchase of surrendered policies.....	162,611.80	
Notes and other premium obligations used in payment of dividends to policy-holders.....	289,825.10	
Notes and other premium obligations redeemed by maker in cash..	1,990.18	
Total reduction of premium note account.....		\$592,081.84
Balance, Note Assets at end of the year.....		\$7,016,385.97

NATIONAL LIFE INSURANCE COMPANY OF U. S. OF A.

LOCATED IN WASHINGTON, D. C.—BRANCH OFFICE, PHILADELPHIA, PA.

[Incorporated July 28, 1868.]

E. A. ROLLINS, *President*.

JOHN M. BUTLER, *Secretary*.

Attorney in Connecticut, GEORGE W. HANOVER, Willimantic.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	1,000,000.00

II. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$1,627,849.05
---	----------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
First National Bank stock, Phila.....	\$160,000	\$216,000	\$260,000
Penna. Canal Co. general mort. bonds...	25,000	18,750	
Preston Canal Co. bonds.....	50,000	47,500	
Andover Iron Co. stock.....	40,000	56,000	30,000
Monongahela Navigation Co. stock.....	29,000	22,000	15,000
Sterling Railway bonds.....	39,000	31,200	150,000
Sterling Iron Co. bonds.....	50,000	40,000	
Lake Superior & Miss. R. R. bonds.....	134,000	100,500	
Kearsage National Bank stock.....	5,000	5,750	5,000
Monongahela Navigation Co. stock.....	30,000	33,000	25,000

Phila. & Erie R. R. bonds.....	1,000	1,000	}	23,075
Stillwater & St. Paul R. R. bonds.....	27,500	13,750		
South Mountain Iron Co. bonds.....	38,000	28,500		
Fidelity T'st, Ins. & S. Dep. Co. st'k, new.	50,000	35,000	}	105,000
“ “ “ “ old..	60,000	102,000		
Philadelphia Warehouse Co. stock.....	80,000	56,000	}	50,000
Susquehanna Coal Co. bonds.....	10,000	6,500		
Lehigh & Greenwood mort. bonds.....	61,000	54,900		
Penna. R. R. stock.....	500	450	}	500
Campbell Creek R. R. stock.....	500	350		
Washington City certificates.....	110,000	88,000		76,000
International Nav. Co. 7 per cent. bonds..	8,000	6,800		5,000
Excelsior Life Insurance Co. stock, N. Y.	122,500	36,767.80		36,767.80
Total.....	\$1,122,000	\$1,000,717.80		\$821,342.80
Premium notes and loans on policies now in force.....				71,681.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 6 per cent. bonds.....	\$101,000.00	\$115,518.75	
“ 4 per cent. bonds.....	110,000.00	106,150.00	
“ 10-40 bonds.....	60,000.00	66,750.00	
Virginia State bonds.....	42,000.00	18,900.00	
Mississippi State bonds.....	20,000.00	17,000.00	
Louisville City 7 per cent. bonds.....	50,000.00	45,000.00	
Total par and market value.....	\$383,000.00	\$369,318.75	\$369,318.75
Cash in office of company, and deposited in bank.....			151,123.99
Interest accrued on cash loans and on bonds owned by the company.....			33,172.33
Net amount of deferred and outstanding premiums in force Dec. 31, 1873.....			160,497.34
Due from other companies on account of re-insured risks.....			19,123.13
Furniture, safes, and fixtures belonging to the company, at cost..		\$3,000.00	
Amount invested in commuting commissions, or renewal commissions purchased.....		6,000.00	
Loaned to agents, secured by future commissions or bonds.....		20,076.89	
Cash in hands of agents due the company.....			9,591.73
Loans on personal security only.....			754.60
Total Assets.....			\$3,264,454.72

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$500.00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	90,029.62
Claims for death losses and other policy claims resisted.....	6,274.15
Total policy claims.....	\$96,803.77
Net present value of all the outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....	2,596,356.00
All other liability, viz: accrued commissions.....	12,925.00
Total liabilities.....	2,706,084.77
Surplus as regards policy-holders..	558,369.95

IV. INCOME.

Cash received for premiums on policies during the year ending Dec. 31, 1873...	\$941,904.49
Cash received for extra premiums and policy fees.....	1,533.72
Cash received for interest upon cash loans.....	\$202,136.04
Received for interest upon bonds owned and dividends on stocks...	38,120.26
Received for interest on premium loans or notes.....	2,925.07
Received for interest upon other debts due the company.....	1,638.79
Discount on claims paid in advance.....	141.00
Total interest and dividend income.....	244,961.16
Cash from other companies on account of losses or claims on policies of this company re-insured.....	11,500.00
Cash income from premium on gold and for reinsuring risks of other companies..	248,572.03
Notes or other obligations taken on account premiums.....	4,881.53
Notes or other obligations taken for re-insuring risks of other companies.....	66,799.47
Total Income.....	<u>\$1,520,152.40</u>

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$257,585.11
Cash paid to other companies for losses or claims on their policies re-insured by this company.....	23,191.06
Cash paid to annuitants.....	958.00
Paid on account of policies lapsed, surrendered or purchased.....	196,034.64
Total cash paid to policy-holders.....	\$477,768.81
Cash paid for dividends to stockholders.....	60,000.00
Paid premiums (less rebate or commissions) to other companies for policies re-insured.....	\$24,642.96
Cash paid for commissions to agents.....	96,591.05
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	28,486.28
Cash paid for medical examiners' fees.....	10,440.00
Salaries and other compensation of officers, and employes, except agents and medical examiners.....	52,454.78
Total pay account.....	212,615.07
Paid for State and local taxes, and licenses and fees in other states.....	9,420.69
Cash paid for rents.....	10,355.83
Cash paid for commuting commissions.....	2,121.11
Paid for advertising, stationery, &c.....	45,178.60
Total Expenditures.....	<u>\$817,460.11</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$1,925.11
Premium notes and other premium obligations received during the year.....	71,681.00
Total.....	<u>\$73,606.11</u>

Deductions during the year as follows :

Notes and other premium obligations voided by lapse of policies.	385.01	
Notes and other premium obligations redeemed by maker in cash.	1,540.10	
Total reduction of premium-note account.....		1,925.11
Balance, note assets at end of the year.....		\$71,681.00

NEW YORK LIFE INSURANCE COMPANY.

PRINCIPAL OFFICE 346 AND 348 BROADWAY.

[Incorporated, 1841.]

MORRIS FRANKLIN, *President*.WM. H. BEERS, *Vice-President*.

Attorney in Connecticut, A. M. WARD, Hartford.

I. ASSETS.

Loans on Real Estate.....	\$14,135,265.23
Premium notes and loans on policies now in force.....	962,112.98
Value of real estate owned by the company, unincumbered.....	1,768,174.14

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 6 per cent. Currency bonds.....	\$1,800,000.00	\$2,056,500.00
“ “ 6 per cent. bonds of 1881.....	219,000.00	254,040.00
“ “ 6 per cent. coupon bonds.....	56,000.00	65,520.00
“ “ 10-40 bonds.....	50,000.00	56,000.00
“ “ 5 per cent. bonds of 1874.....	30,000.00	33,300.00
“ “ new 5 per cent. bonds.....	500,000.00	562,500.00
New York Central Park loan.....	25,000.00	25,000.00
“ Street Opening bonds.....	543,500.00	543,500.00
“ Revenue bonds.....	450,000.00	450,000.00
Yonkers Town bonds.....	107,500.00	107,500.00
New York County Bounty bonds.....	40,000.00	40,000.00
Delaware & Hudson Canal Co. stock.....	64,000.00	74,240.00
“ “ “ bonds.....	400,000.00	400,000.00
Tennessee State bonds.....	20,000.00	16,000.00
Georgia State bonds.....	3,500.00	3,010.00
Alabama State bonds.....	48,000.00	40,320.00
South Carolina State bonds.....	50,000.00	12,000.00
Virginia State bonds.....	10,010.00	5,005.00
City of Richmond, Va., bonds.....	50,000.00	50,000.00
Mississippi Warrants.....	20,000.00	18,000.00
Bank of America stock, N. Y.....	7,700.00	11,242.00
Merchants Bank stock, N. Y.....	14,000.00	16,240.00
Bank of the Republic stock, N. Y.....	1,500.00	1,575.00

American Exchange Bank stock, N. Y.....	10,000.00	10,700.00	
Metropolitan Bank stock, N. Y.....	5,000.00	6,000.00	
Gold.....	71,609.27	79,128.24	
Total par and market value.....	\$4,596,319.27	\$4,937,320.24	\$4,937,320.24
Cash in office of company.....			20,511.18
Cash deposited in banks and trust companies.....			1,641,026.67
Interest accrued on cash loans and on bonds owned by the comp'y.	\$132,469.55		
Interest accrued on premium loans and notes.....	29,816.55		
Rents accrued.....	13,545.88		
Total accrued interest.....			175,831.98
Net am't deferred and outstanding Premiums on policies in force Dec. 31, 1873...			789,985.75
Total assets.....			<u>\$24,430,228.17</u>

III. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$398,170.00	
Claims for death losses and other policy claims resisted by the company.....	81,200.00	
Total policy claims.....		\$479,370.00
Net present value of all policies and obligations in force Dec. 31, 1873, (re-insurance deducted,) computed by the Conn. Ins. Department, (actuaries' 4 per ct.)		22,039,129.00
Amount of all unpaid dividends of surplus, percentages, bonuses or other description of profits due policy-holders, including Tontine surplus.....		208,630.57
Present liabilities as to policy-holders.....		<u>\$22,727,129.57</u>
Surplus as regards policy-holders.....		<u>\$1,703,098.60</u>

IV. INCOME.

Cash received for premiums on new policies during the year ending Dec. 31, 1873, without deductions for commissions or other expenses, and for renewal premiums.....	\$5,822,141.97	
Cash received for sale of annuities.....	73,052.58	
Total cash premium income.....		\$5,895,194.55
Cash received for interest upon cash loans.....	997,690.69	
Cash received for interest upon bonds owned and dividends on stocks.....	272,105.29	
Cash received for interest upon premium notes or loans.....	67,880.19	
Rents received.....	80,918.66	
Total interest and dividend income.....		1,418,094.83
Total note income.....		<u>236,326.83</u>
Total income.....		<u>\$7,549,616.21</u>

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and matured endowments, and additions thereto.....	\$1,445,025.54
Cash paid to annuitants.....	23,235.35

Cash paid on account of policies lapsed, surrendered, or purchased.....	1,444,393.70	
Cash paid for dividends to policy-holders.....	684,159.75	
Total cash paid to policy-holders.....		\$3,596,814.34
Total cash paid for premiums (less rebate or commissions) to other companies for policies re-insured.....	\$44,673.78	
Cash paid for commissions to agents on first premiums.....	\$318,471.77	
Cash paid for commissions to agents on renewal premiums.....		
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	23,500.00	
Cash paid for Medical Examiners' fees.....	56,632.90	
Paid for salaries and other compensation of officers and employes, except agents and medical examiners.....	136,078.45	
Total pay account.....		579,356.90
Paid for U. S. and other taxes, licenses and fees, &c.....	35,493.28	
Cash paid for commuting commissions.....	36,051.25	
Paid for advertising, law, and other incidental expenses.....	214,294.50	
Total.....		285,839.03
Total cash expenditures.....		\$4,462,010.27

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$15,817.50	
Notes and other premium obligations used in purchase of surrendered policies.....	12,240.16	
Notes and other premium obligations used in payment of dividends to policy-holders.....	151,476.68	
Notes and other premium obligations voided by lapse of policies,.....	52,035.04	
Total premium note expenditures.....		231,569.38
Total expenditures.....		\$4,693,579.65

VI. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year..	\$986,244.08	
Notes and other premium obligations received during the year..	236,326.83	
Total.....		\$1,222,570.91
Deductions during the year as follows:		
Notes and other premium obligations used in payment of losses and claims.....	\$15,817.50	
Notes and other premium obligations used in purchase of surrendered policies.....	12,240.16	
Notes and other premium obligations used in payment of dividends to policy-holders.....	151,476.68	
Notes and other premium obligations voided by lapse of policies,.....	52,035.04	
Notes and other premium obligations redeemed by maker in cash,.....	28,888.55	
Total reduction of premium note account.....		260,457.93
Balance, note assets at end of the year.....		\$962,112.98

PROVIDENT LIFE AND TRUST COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated, March 3, 1865.]

SAMUEL R. SHIPLEY, *President.*ROWLAND PARRY, *Actuary.*

Attorney in Connecticut, GEO. I. HADSELL, Plainville.

I. CAPITAL.

Whole amount of capital actually paid up in cash..... 500,000.00

II. ASSETS.

Loans on Real Estate..... \$310,687.81

Loaned on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Sancon Iron Company stock.....	\$5,000.00	\$6,250.00	\$4,722.50
Pennsylvania R. R. Co. stock.....	750.00	720.00	600.00
C. M. Atkins' bond guaranteed by Philadelphia & Reading R. R. Co. bonds....	10,000.00	9,200.00	8,002.75
Baltimore & Ohio R. R. Co. stock....	50,000.00	75,000.00	48,557.29
New Market M'fg. Co. stock.....	19,500.00	24,375.00	18,713.50
West Pennsylvania R. R. Co. bonds...	2,500.00	2,000.00	1,743.75
Lehigh Coal & Nav. Co., Philadelphia & Erie R. R. Co. stocks, Reading Coal & Iron Co. bonds.....	24,500.00	18,925.00	11,520.00
Pennsylvania Salt M'fg Co. stock....	5,000.00	8,000.00	5,750.00
Emans Iron Co. bonds, guaranteed by P. & Reading R. R. Co.....	26,000.00	23,400.00	15,477.00
Phila. & Derby Pas. R. W. Co., guar. by Chestnut & Walnut R. W. Co.	12,500.00	12,500.00	5,760.00
Central National Bank stock, Phila...	4,000.00	5,600.00	4,356.58
Phila. Trust and Safe Deposit Co. stock,	3,500.00	3,640.00	2,845.00
Westmoreland Coal Co. stock.....	5,000.00	8,800.00	6,156.04
Lehigh Coal & Nav. O. convertible 7 per cent. bonds.....	115,000.00	103,500.00	72,415.56
Lehigh Valley R. R. Co. stock.....	20,000.00	22,800.00	19,311.11
Pittsburgh, Cin. & St. Louis R.R. bonds,	30,000.00	20,400.00	13,188.00
Catawisse R. R. preferred stock.....	125,000.00	100,000.00	69,743.23
Oil Creek & Allegheny Valley R. R. Co. stock.....	50,000.00	19,750.00	13,654.67

Cambria Iron Co. stock.....	6,912.50	8,700.00	5,826.39
Wilkesbarre Coal and Iron Co., 1st mort. bonds.....	49,000.00	44,100.00	33,655.00
Crane Iron Co. stock.....	6,500.00	9,750.00	4,343.75
Policy No. 7108, pr. \$3,472, full paid..	2,000.00		295.50
	<u>\$572,662.50</u>	<u>\$527,410.00</u>	<u>\$366,637.62</u>
Total amount loaned.....			\$366,637.62
Premium notes and loans on policies now in force.....			105,743.52
Value of Real Estate owned by the company, deducting incumbrances.....			101,256.29

Stocks and bonds owned by the Company.

	Par value.	Market value.	
United States 5 per cent. new registered.....	\$100,000.00	\$111,000.00	
" " 6 per cent. 5-20s registered.....	100,000.00	114,750.00	
" " 5 per cent. 1881 coupon.....	80,000.00	88,800.00	
" " 5 per cent. 10-40s registered.....	50,000.00	55,500.00	
" " 6 per cent. 5-20s coupon.....	4,300.00	5,030.00	
Pennsylvania State 6's.....	111,400.00	111,400.00	
Philadelphia City 6's.....	100,000.00	101,000.00	
New Jersey State 6's.....	6,000.00	6,000.00	
Junction R. R. 6's.....	30,000.00	26,400.00	
United Companies of New Jersey 6's.....	70,000.00	64,400.00	
Pennsylvania R. R. general mort. coupon bonds ..	60,000.00	54,600.00	
" " " registered bonds..	40,000.00	36,800.00	
Southern Central R. R. 7's.....	30,000.00	30,000.00	
Susquehanna Coal Co. 6's.....	23,000.00	14,950.00	
Lehigh Coal and Nav. Co. 6's, 1884.....	34,000.00	30,600.00	
Schuylkill Nav. Co. 6's, 1907.....	82,100.00	57,470.00	
Reading Coal & Iron Co. 7's.....	119,500.00	101,575.00	
Philadelphia & Reading R. R. 7's.....	40,000.00	39,200.00	
Penn. & N. Y. Canal & R. R. 7's.....	30,000.00	30,000.00	
Camden & Amboy R. R. 6's, 1889.....	21,000.00	19,320.00	
" " " 6's, 1875.....	9,000.00	8,820.00	
Total par and market value.....	<u>\$1,140,300.00</u>	<u>\$1,107,615.00</u>	<u>\$1,107,615.00</u>
Cash in office of the company.....			\$4,876.72
Cash deposited in banks and trust companies.....			25,000.00
Interest accrued on cash loans and on bonds owned by the company.....			10,080.90
Rents accrued for use of company's property.....			583.33
Net am't deferred and outstanding premiums on policies in force Dec. 31, 1873.			122,115.77
Furniture, safes, and fixtures belonging to the company, at cost.		\$4,000.00	
Value of agency supplies, printed matter, and stationery on hand		\$2,000.00	
Total assets.....			<u>\$2,154,596.96</u>

III. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$24,148.00
Claims for death losses on policy claims resisted by the company,	5,000.00
Amounts due and unpaid on annuity claims.....	85.50
Total policy claims.....	<u>\$29,233.56</u>

Net present value of all policies and obligations in force Dec. 31, 1873, (re-insurance deducted,) computed by the Connecticut Insurance Department (actuaries' $4\frac{1}{2}$ per cent.).....	1,574,495.00
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	6,696.97
Present liabilities as to policy-holders.....	\$1,610,425.47
Surplus as regards policy-holders.....	544,171.49

IV. INCOME.

Cash received for premiums on new policies and renewals during the year ending Dec. 31, 1873, without deductions for commissions or other expenses.....	\$534,343.79
Cash received for sale of annuities.....	125.00
Cash premiums from other companies for re-insuring their risks,.....	21,691.95
Total cash premium income.....	\$556,160.74
Cash received for interest upon cash loans.....	57,145.68
Cash received for interest upon bonds owned and dividends on stocks.....	32,791.64
Cash received for interest upon premium notes or loans.....	6,839.61
Total interest, dividend, and rent income.....	96,776.93
Total note income.....	23,326.55
Total income.....	\$676,264.22

V. EXPENDITURES.

Cash actually paid during the year for the company's own death losses and additions thereto.....	\$69,624.14
Cash paid to other companies for losses or claims on their policies re-insured by this company.....	10,000.00
Cash paid to annuitants.....	3,139.43
Cash paid on account of policies lapsed, surrendered, or purchased.....	17,563.41
Cash paid for dividends to policy-holders.....	57,667.83
Total cash paid to policy-holders.....	\$157,994.81
Cash paid for premiums (less rebate or commissions) to other companies for policies re-insured.....	143.90
Total cash paid for commissions to agents on first premiums and renewal premiums.....	55,877.93
Salaries and traveling expenses of managers of agencies, and general, special or local agents.....	\$23,269.95
Cash paid for medical examiners' fees.....	5,082.00
Cash paid for salaries and other compensation of officers and employes, except agents and medical examiners.....	20,500.00
Total pay account.....	104,873.78

Cash paid for taxes, licenses, fees, &c.....	\$8,503.87	
Cash paid for furniture, safes and fixtures for home or agency offices.....	1,000.00	
Paid for postage, advertising, stationery, and other expenses not otherwise specified.....	10,433.29	
Total.....		19,937.16
Total cash expenditures.....		\$282,805.75

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of dividends to policy-holders.....	14,577.98	
Notes and other premium obligations voided by lapse of policies,	3,977.09	
Total premium note expenditures.....		18,555.07
Total expenditures.....		\$301,360.82

VI. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year..	\$106,407.70	
Notes and other premium obligations received during the year...	23,326.55	
Total.....		\$129,734.25
Deductions during the year as follows:		
Notes and other premium obligations used in payment of dividends to policy-holders.....	\$14,577.98	
Notes and other premium obligations voided by lapse of policies,	3,977.09	
Notes and other premium obligations redeemed by maker in cash,	5,435.66	
Total reduction of premium note account.....		\$23,990.73
Balance, note assets at end of the year.....		\$105,743.52

STATE MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN WORCESTER, MASS.

[Incorporated March 16, 1844.]

ISAAC DAVIS, *President.*CLARENDON HARRIS, *Secretary.*

Attorney in Connecticut, WILLIAM S. CAMP, Middletown.

I. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages..... \$102,250.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
United States bonds.....	\$700.00	\$805.00	\$700.00	
Worcester & Nashua R. R. bond.....	1,000.00	1,500.00	1,500.00	
“ Safety Deposit Co. stock.....	500.00			
Total.....	\$2,200.00	\$2,305.00	\$2,200.00	2,200.00
Premium notes and loans on policies in force.....				45,901.41
Value of real estate owned by the company, deducting incumbrances.....				50,000.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
Millbury National Bank stock, Millbury.....	\$8,000.00	\$9,600.00
Grafton National Bank stock, Grafton.....	7,900.00	8,848.00
Leicester National Bank stock, Leicester.....	5,000.00	6,000.00
Northborough National Bank stock, Northboro’..	2,000.00	2,400.00
Third National Bank stock, Springfield.....	10,000.00	14,000.00
City National Bank stock, Worcester.....	4,000.00	5,400.00
Central Nat. Bank stock, “	2,500.00	3,500.00
Quinsigamond Nat. Bank stock, Worcester.....	18,700.00	22,440.00
Worcester National Bank stock, “	3,500.00	4,550.00
Howard National Bank stock, Boston.....	16,700.00	18,203.00
Webster National Bank stock, “	5,000.00	5,100.00
Hide & Leather National Bank stock, Boston....	11,200.00	12,866.00
Republic “ “ “ “	7,500.00	9,600.00
First “ “ “ “	5,000.00	9,500.00
Continental “ “ “ “	10,000.00	10,500.00
Shawmut “ “ “ “	6,700.00	7,906.00
Revere “ “ “ “	9,000.00	10,440.00
Elliott “ “ “ “	4,000.00	4,570.00
Atlantic “ “ “ “	19,500.00	26,715.00
Tremont “ “ “ “	10,000.00	11,600.00
Redemption “ “ “ “	11,500.00	15,870.00
Suffolk “ “ “ “	2,500.00	3,250.00

United States bonds.....	271,000.00	315,130.00	
State of Maine bond.....	1,000.00	1,000.00	
State of New Hampshire bond.....	1,000.00	1,000.00	
Worcester & Nashua R. R. bonds.....	40,000.00	40,000.00	
Loans to Worcester & Nashua R. R.....	38,500.00	38,500.00	
Loans to Providence & Worcester R. R.....	30,000.00	30,000.00	
Loans to Cities & Towns in Mass.....	678,457.83	678,457.83	
Loans on personal security, two sureties.....	30,490.91	30,490.91	
Total par and market value....	\$1,270,648.74	\$1,357,436.74	\$1,357,436.74
Cash deposited in banks and trust companies.....			52,897.33
Interest accrued on cash loans and on bonds owned by the company.	\$7,000.00		
Interest accrued on premium notes and loans.....	600.00		
Total accrued interest.....			7,600.00
Total Assets.....			<u>\$1,618,285.48</u>

II. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$11,000.00	
Claims for death losses, and other policy claims, resisted.....	5,000.00	
Total policy claims.....		\$16,000.00
Net present value of all outstanding policies in force Dec. 31, 1873, (re-insurance deducted,) computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....		1,381,326.00
Amount of unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....		6,733.20
Present liabilities as to policy-holders.....		\$1,404,059.20
Surplus as regards policy-holders.....		<u>\$214,226.28</u>

III. INCOME.

Cash received for premiums during the year ending Dec. 31, 1873..	\$282,864.73	
Cash received for all other premiums.....	150.00	
Total cash premium income.....		\$283,014.73
Received for interest upon cash loans, bonds and notes, and dividends on stocks.		96,944.58
Received for interest upon premium notes or loans.....		2,579.25
Total Income.....		<u>\$382,538.56</u>

IV. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$80,100.00	
Paid on account of policies lapsed, surrendered, or purchased.....	8,337.11	
Paid for dividends to policy-holders.....	72,465.98	
Total cash paid to policy-holders.....		\$160,903.09

Paid commissions to agents.....	21,428.40	
Paid salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	1,986.97	
Paid for medical examiners' fees.....	1,380.00	
Paid for salaries and other compensation of officers and employes, except agents and medical examiners.....	20,547.16	
Total pay account.....		45,342.53
Paid for taxes, license fees, &c.....		1,102.59
Total cash expenditures.....		<u>\$207,348.21</u>

V. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year...	\$35,775.02	
Notes and other premium obligations received during the year...	52,921.79	
Total.....		\$88,696.81
Deductions during the year as follows:		
Notes and other premium obligations redeemed by maker in cash..	\$42,795.40	
Total reduction of premium-note account.....		\$42,795.40
Balance, Note Assets at end of the year.....		<u>\$45,901.41</u>

UNION MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN AUGUSTA, MAINE.

[Incorporated July 17, 1848.]

HENRY CROCKER, *President*.WHITING H. HOLLISTER, *Secretary*.

Attorney in Connecticut, HENRY P. BARTON, Hartford.

I. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$4,174,865.89
---	----------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Third Avenue R. R. stock.....	\$5,100	\$6,630	} \$7,451.44
Col., Chi. & Ind. R. R. bonds.....	3,000	2,800	
Salisbury Mills stock.....	10,000	11,800	} 10,000
Det., Lansing. & Lake Mich. R. R. bonds.....	6,000	7,500	
Hartford Fire Ins. Co. stock.....	10,000	14,000	} 13,125
City of Hartford bond.....	1,000	975	
Norway Plains Co. stock.....	2,000	4,000	2,000

Farrand Manufacturing Co. stock.....	7,560	7,560	4,200
United States bonds.....	2,000	2,200	2,000
“ “	6,000	6,600	6,000
Chemical Fire Engine Co. stock.....		10,000	5,000
Note, R. R. Lloyd and others.....	3,000	3,200	2,800
Loans on policies in force.....			29,903.47
Total amount loaned.....		\$82,479.91	\$82,479.91
Premium notes and loans on interest, on policies now in force.....			2,285,205.26
Value of real estate owned by the company, deducting incumbrances.....			282,709.75

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Maine Bonds.....	\$100,000.00	\$100,200.00	
United States 5-20 bonds.....	2,200.00	2,420.00	
“ “ 6 per cent. 1881 bonds.....	100,000.00	114,487.50	
Newcastle, N. H., bonds.....	2,000.00	2,000.00	
Total par and market value.....	\$204,200.00	\$219,107.50	\$219,107.50
Cash in office of company.....			18,916.14
Cash deposited in banks and trust companies.....			80,739.75
Interest accrued on cash loans and on bonds owned by the company.....			191,925.00
Interest accrued on premium loans and notes.....			79,982.00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,			304,718.35
Cash in hands of agents due the company.....			31,227.49
Total Assets.....			\$7,751,878.04

II. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$154,187.00
Net present value of all policies and obligations in force December 31, 1873, (re-insurance deducted,) computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....	6,766,729.00
Present liabilities as to policy-holders.....	\$6,920,916.00
Surplus as regards policy-holders.....	\$830,962.04

III. INCOME.

Cash received for premiums during the year ending Dec. 31, 1873.....	\$1,202,496.07
Cash received for interest upon cash loans.....	\$330,121.78
Interest upon bonds owned and dividends on stocks.....	13,136.00
Interest upon premium notes or loans.....	136,254.67
Interest upon other debts due the company.....	5,715.08
Rents received for use of company's property or under sub-lease.	16,119.62
Discount on claims paid in advance.....	444.36
Total interest, dividend and rent income.....	501,791.51
Total note income.....	467,709.06
Total Income.....	\$2,171,996.64

IV. EXPENDITURES.

Cash paid for the company's own death losses and additions thereto.	\$384,211.08	
Cash paid for matured endowments.....	7,900.00	
Cash paid on account of policies lapsed, surrendered or purchased.	106,134.57	
Cash paid for dividends to policy-holders.....	88,149.74	
Total cash paid to policy-holders.....		\$586,395.39
Paid commissions to agents on first premiums.....	\$59,538.27	
Paid commissions to agents on renewal premiums.....	55,531.12	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	74,259.14	
Paid for medical examiners' fees.....	17,760.51	
Salaries, and other compensation of officers, &c., except agents and medical examiners.....	47,805.13	
Total pay account.....		254,894.17
Paid for taxes, license fees, &c.....		14,621.15
Cash paid for rents.....		21,153.16
Cash paid for commuting commissions.....		28,187.06
Cash paid for furniture, safes and fixtures for agency offices.....		5,499.08
Paid for advertising, printing, and other incidental expenses.....		35,865.51
Law expenses.....		2,887.63
Total cash expenditures.....		\$949,503.15

Premium Loan Disbursements.

Amount of notes and other premium obligations used in payment of losses and claims.....	\$32,588.92	
Notes and other premium obligations used in purchase of surrendered policies.....	83,233.67	
Notes and other premium obligations used in payment of dividends to policy-holders.....	135,902.60	
Notes and other premium obligations voided by lapse of policies..	121,348.83	
Total premium note expenditures.....		\$373,074.02
Total Expenditures.....		\$1,322,577.17

V. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year...	\$2,192,252.45	
Notes and other premium obligations received during the year...	852,253.01	
Total.....		\$3,044,505.46
Deductions during the year as follows:		
Amount of notes and other premium obligations used in payment of losses and claims.....	\$32,588.92	

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds, 1865, 6 per ct. gold.....	\$12,750.00	\$14,821.88	
“ “ “ “ 1867, “ “	4,000.00	5,359.00	
“ “ 188 “ “ “	50,000.00	58,875.00	
New York City Central Park bonds.....	12,000.00	11,280.00	
“ “ Improvement stock.....	15,000.00	15,150.00	
“ “ Accumulated debt.....	110,000.00	111,100.00	
“ County “ “	300,000.00	303,000.00	
“ “ Soldiers' substitute bonds.....	30,000.00	27,900.00	
Brooklyn City Public Park loan.....	40,000.00	41,200.00	
“ “ Water loan.....	172,000.00	159,960.00	
Total par and market value	\$746,350.00	\$748,645.88	\$748,645.88
Cash in office of company.....			381.83
Cash deposited in banks and trust companies.....			179,125.54
Interest accrued on cash loans and bonds owned by the comp'y..		\$35,294.05	
Interest accrued on premium loans and notes.....		7,922.21	
Total accrued interest.....			43,216.26
Net am't deferred and outstanding premiums on policies in force Dec. 31, 1873..			142,145.09
Cash in hands of agents due the company.....			15,617.58
Total assets.....			<u>\$4,219,813.68</u>

III. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	112,750.00
Net present value of all policies and obligations in force Dec. 31, 1873, (re-insurance deducted,) computed by the Conn. Insurance Department, (actuaries' 4 per cent.).....	3,446,920.00
Amount of all other liability of the company.....	27,312.22
Total present liabilities as to policy-holders.....	<u>\$3,586,982.22</u>
Surplus as regards policy-holders.....	<u>\$632,831.46</u>

IV. INCOME.

Total cash premium income.....	\$1,148,624.92
Total interest and dividend income.....	262,104.52
Total income.....	<u>\$1,410,729.44</u>

V. EXPENDITURES.

Cash paid for death losses, matured endowments, and claims of other companies on policies re-insured by this company....	\$248,069.07
Cash paid on account of policies lapsed, surrendered, or purchased.....	233,055.62
Cash paid for dividends to policy-holders.....	299,329.16
Total cash paid to policy-holders.....	<u>\$780,453.85</u>
Cash paid for interest to stockholders.....	18,350.39

Cash paid for premiums to other companies for policies re-insured,	\$24,879.93	
Cash paid for commissions to agents on first premiums.....		} 133,484.81
Cash paid for commissions to agents on renewal premiums.....		
Salaries and traveling expenses of managers of agencies, and general, special or local agents.....	2,740.54	
Cash paid for medical examiner's fees.....	11,298.67	
Cash paid for salaries and other compensation of officers and employés, except agents and medical examiners.....	38,608.23	
Total pay account.....		211,012.18
Cash paid for taxes, licenses, fees, &c.....	10,961.12	
Cash paid for rents.....	14,447.41	
Total incidental expense account.....		25,408.53
Cash paid for printing, advertising, and all other expenditures not otherwise specified.....		67,263.34
Total expenditures.....		<u>\$1,102,488.29</u>

VI. PREMIUM-NOTE ACCOUNT.

Notes and other premium obligations at beginning of the year..	\$238,077.28	
“ “ “ “ “ received during the year..	38,737.07	
Total.....		\$276,814.35
Total reduction of premium note account.....		51,923.37
Balance, note assets at end of the year.....		<u>\$224,890.98</u>

WASHINGTON LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated January, 1860.]

CYRUS CURTISS, *President.*WILLIAM HAXTUN, *Secretary.*

Attorney in Connecticut, JOHN LINDLEY, Ansonia.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$125,000.00
Whole amount of capital actually paid up in cash.....	125,000.00

II. ASSETS.

Loans on real estate, secured by deeds of trust or mortgages.....	\$1,863,977.87
Amount loaned on policies.....	4,682.00
Real estate owned by the company, deducting incumbrances.....	12,151.26

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 6 per cent. bonds of 1881.....	\$310,000.00	\$359,600.00	
New York State 7 per cent. bonds.....	100,000.00	105,000.00	
New York City 7 per cent. bonds.....	702,000.00	702,000.00	
New York revenue bonds.....	300,000.00	300,000.00	
Brooklyn, N. Y., 7 per cent. bonds.....	50,000.00	53,000.00	
Kingston, N. Y., 7 per cent. bonds.....	14,000.00	14,000.00	
Bergen County, N. J., 7 per cent. bonds.....	2,000.00	2,000.00	
Total par and market value.....	\$1,478,000.00	\$1,535,600.00	\$1,535,600.00
Cash in office of Company.....			56,220.16
Cash deposited in banks and trust companies.....			171,918.46
Interest accrued on cash loans and on bonds owned by the company.....			33,939.00
Net deferred and outstanding premiums on policies in force Dec. 31, 1873.....			231,826.74
Furniture, safes, and fixtures belonging to the company, at cost..	\$30,000.00		
Premium on gold.....			502.76
Total Assets.....			\$3,910,818.25

III. LIABILITIES.

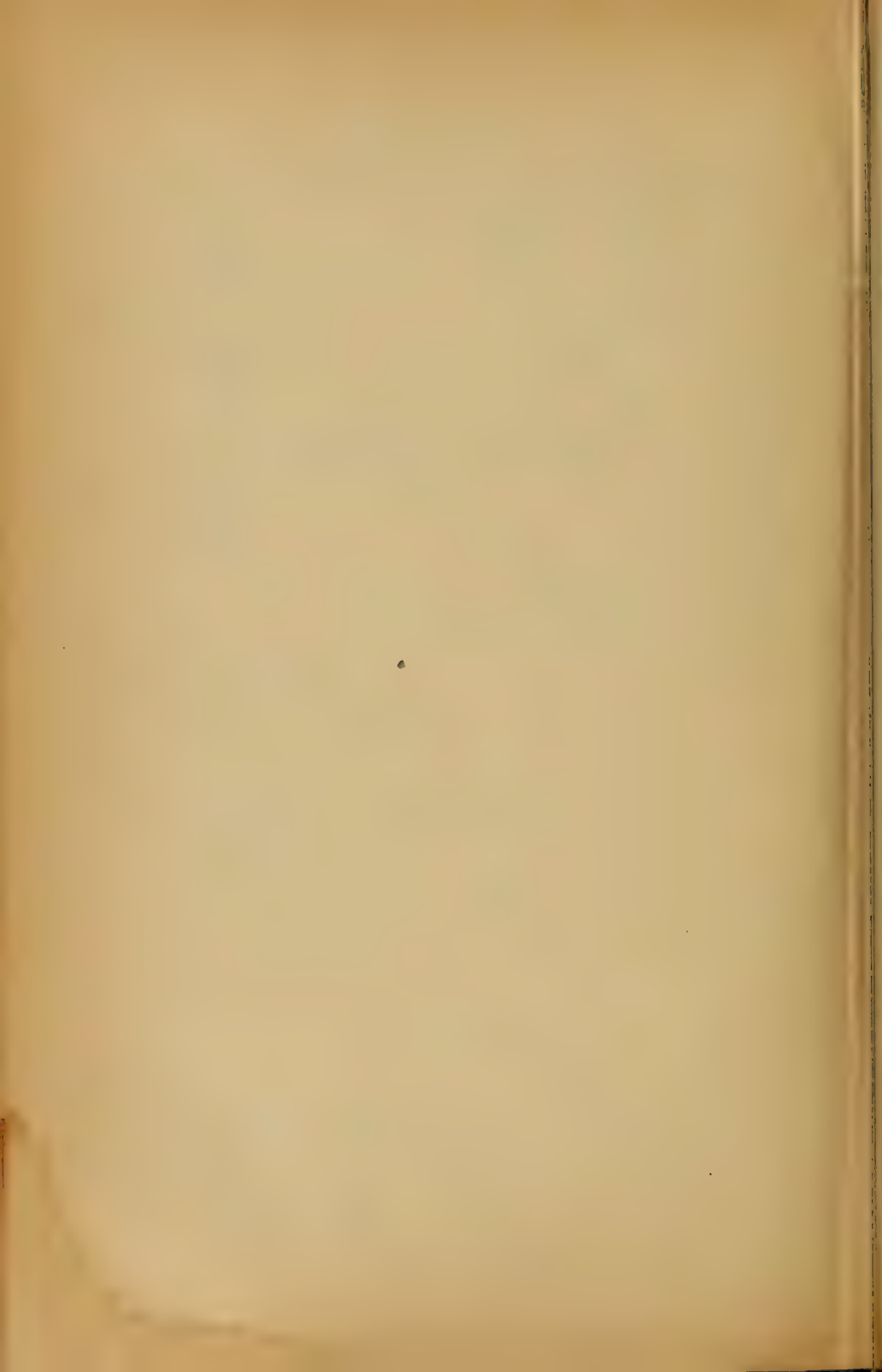
Claims for death losses due and unpaid.....	\$1,000.00	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	65,175.00	
Claims for death losses and other policy claims, resisted.....	5,000.00	
Total policy claims.....		\$71,175.00
Net present value of all the outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department, (actuaries' four per cent.).....		3,574,816.00
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....		185.02
Amount of unpaid dividends to stockholders.....		560.00
Amount due on account of salaries, rents, and office expenses.....		2,500.00
Present liabilities as to policy-holders.....		\$3,649,236.02
Surplus as regards policy-holders.....		\$261,582.23

IV. INCOME.

Cash received for premiums on new policies and renewal premiums during the year ending Dec. 31, 1873.....		\$1,042,926.75
Cash received for interest upon cash loans.....	\$122,662.77	
Received for interest upon bonds owned and dividends on stocks.....	91,173.59	
Discount on claims paid in advance.....	246.92	
Total interest and dividend income.....		214,083.28
Total Income.....		\$1,257,010.03

V. EXPENDITURES.

Cash paid during the year for the company's own death losses and additions thereto.....	\$308,912.76	
Paid for matured endowments, and additions thereto.....	16,065.97	
Cash paid to annuitants.....	1,208.38	
Paid on account of policies lapsed, surrendered or purchased....	81,211.94	
Paid for dividends to policy-holders.....	136,574.15	
Total cash paid to policy-holders.....		\$543,973.20
Cash paid for dividends to stockholders.....		10,146.72
Paid for commissions to agents.....	69,368.55	
Paid for salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	14,770.51	
Paid for medical examiners' fees.....	9,025.00	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	46,344.56	
Total pay account.....		139,508.62
Paid for taxes, license fees, &c.....	\$9,377.12	
Cash paid for rents.....	7,500.00	
Total incidental expense account		16,877.12
Cash paid for commuting commissions.....		2,532.52
Paid for printing, advertising, stationery, &c.....		59,937.12
Total Expenditures.....		<u>\$772,975.30</u>



INDEX.

	PAGE.
Introduction.....	iii
Directory.....	iv
Companies admitted and withdrawn.....	vi
Amalgamations.....	vii
Business of 1873.....	xxiv
Company finances.....	xxv
Comparative Summaries.....	xxvi
Premium Notes.....	xxvii
Coöperative Companies.....	xxxii
Connecticut business.....	xl
Valuations.....	xli
Standards of reserve.....	xli
Conclusion.....	xliv

STATISTICAL TABLES.

Table B. Business of 1873.....	xiv
C. Summary of outstanding insurance.....	xvi
D. Policies terminated.....	xviii
E. Percentage of modes of termination.....	xx
F. Claims.....	xxii
G. Summary comparisons.....	xxvi
H. Premium Note exhibit.....	xxviii
K. Percentage of various assets.....	xxx
L. and M. Coöperative Companies.....	xxxii
N. Connecticut business.....	xxxiv
R. Synopsis of valuations.....	xxxvi
S. Average amount and value.....	xxxviii
Table 1. Classification of Assets.....	xlviii
2. Classification of Liabilities.....	l
3. Classification of Income.....	lii
4. Classification of Expenditures.....	liv
5. Gross Assets, Liabilities, Income, and Expenditures.....	lvi
6. Premiums received, Losses and Commissions paid.....	lviii

DETAILED STATEMENTS—CONNECTICUT COMPANIES.

Life.

Aetna.....	3
American National.....	10
Charter Oak.....	12
Connecticut General.....	15
Connecticut Mutual.....	19
Continental.....	23
Hartford Life and Annuity.....	27
Phoenix Mutual.....	29
Travelers.....	32

Accident.

Travelers.....	34
Railway Passenger.....	36

COMPANIES OF OTHER STATES.

American Popular.....	41
Berkshire.....	44
Brooklyn.....	47
Continental, N. Y.....	50
Equitable.....	53
Germania.....	56
Homœopathic Mutual.....	58
John Hancock Mutual.....	60
Massachusetts Mutual.....	64
Metropolitan.....	68
Mutual.....	71
Mutual Benefit.....	73
National of United States.....	76
New York.....	79
Provident Life and Trust.....	82
State Mutual.....	86
Union Mutual.....	88
United States.....	91
Washington.....	93

STATE OF CONNECTICUT.

FIRST ANNUAL REPORT

OF THE

BUREAU OF LABOR STATISTICS,

TO THE

GENERAL ASSEMBLY

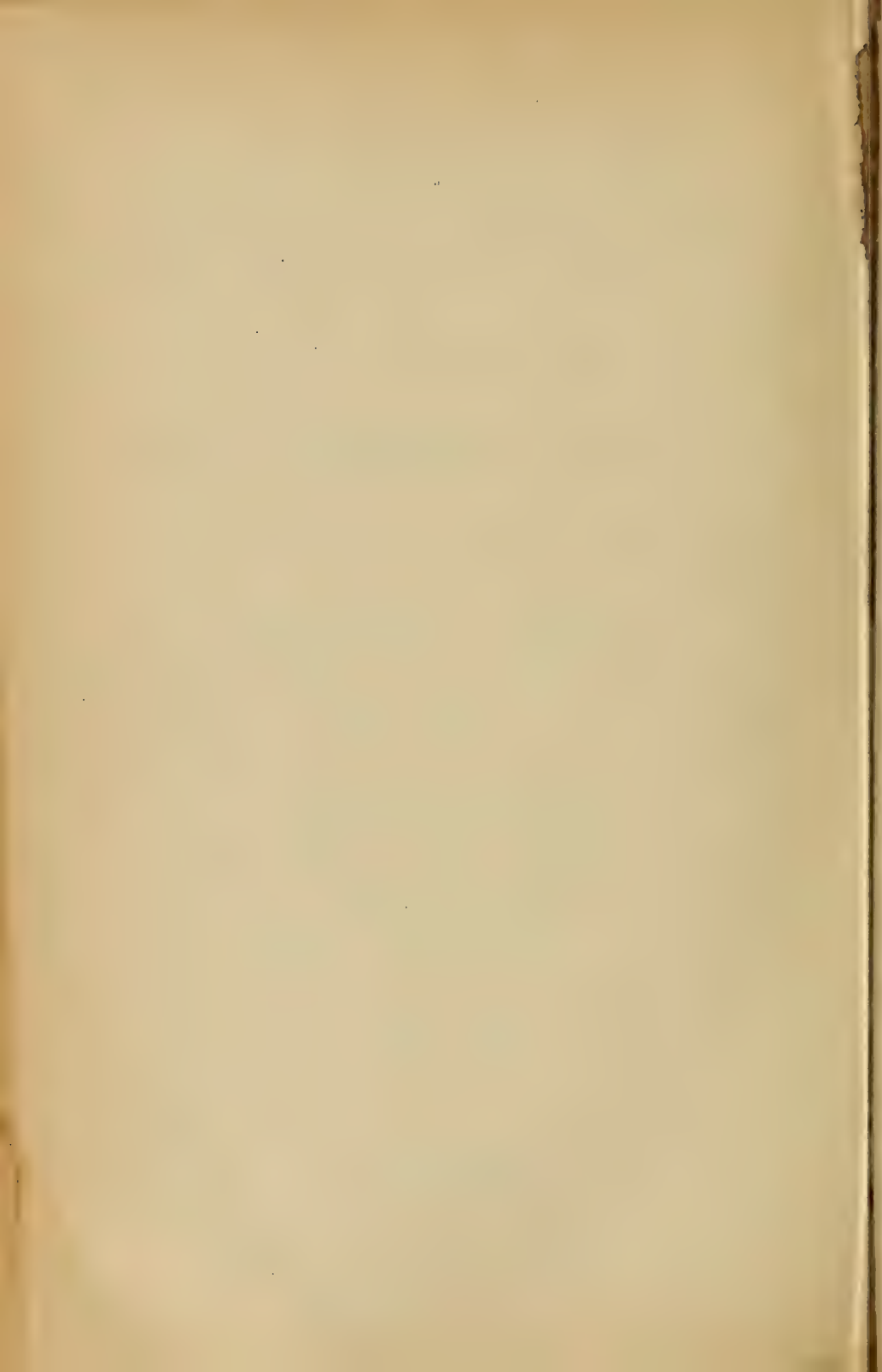
OF THE

STATE OF CONNECTICUT,

MAY SESSION, 1874.



NEW HAVEN :
STAFFORD OFFICE PRINT.
1874.



STATE OF CONNECTICUT.



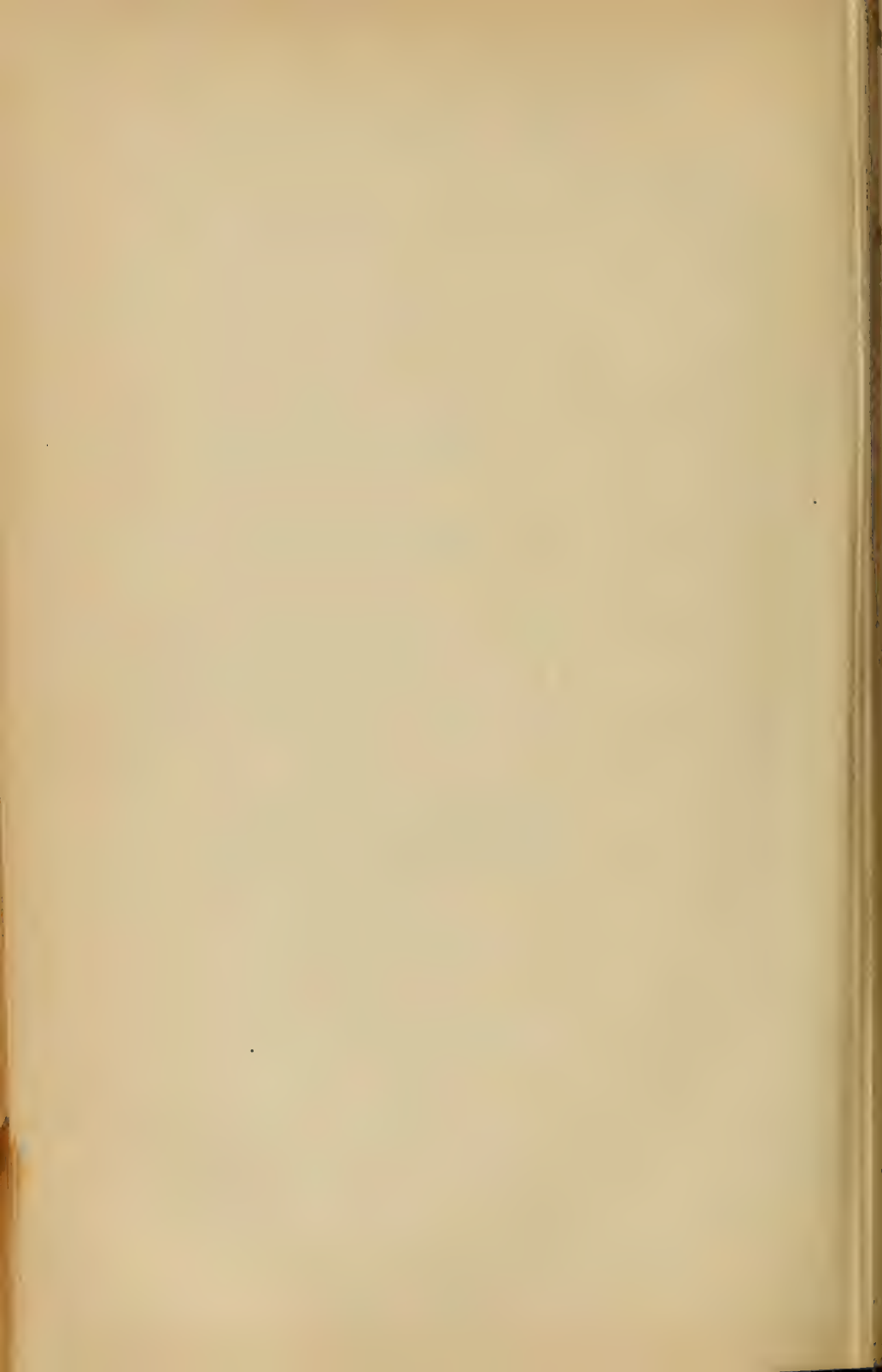
OFFICE OF THE BUREAU OF LABOR STATISTICS, }
55 WHITE'S BUILDING, NEW HAVEN, MAY, 1874. }

To the Honorable, the General Assembly of the State of Connecticut :

We, the Chief and Deputy of the Bureau of Labor Statistics,
have the honor to present to your honorable body, the First
Annual Report of said Bureau.

JAMES F. BABCOCK, *Chief.*

CHARLES C. COMMERFORD, *Deputy.*



CONTENTS.



PART I.

	PAGES.
Act establishing Bureau - - - - -	9
General circular - - - - -	12
General introduction of subjects - - - - -	15
Massachusetts Labor report of 1870, and comments - - - - -	23
Labor and currency - - - - -	27
Foreign reports - - - - -	42
Hours of labor - - - - -	48
Connecticut labor laws - - - - -	52
English laws relative to sanitary matters, etc - - - - -	55
English laws relative to machinery and accidents - - - - -	56
Education and employment of young persons and children - - - - -	61
Laws of Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Pennsylvania, and England, Prussia, France, Switzerland, and concerning the education and employment of children - - - - -	68

PART II.

Employment, wages, &c., of farm laborers - - - - -	85
Agricultural correspondence - - - - -	95
Number of Connecticut farms - - - - -	101
Acres and value of Connecticut farms - - - - -	102
Products of Connecticut farms - - - - -	103

PART III.

Cost of living in several towns in Connecticut, by counties - - - - -	106 to 121
---	------------

PART IV.

MANUFACTURES — WAGES, ETC., OF VARIOUS OCCUPATION — MEANS OF ESCAPE, VENTILATION, ETC.

Cotton mills - - - - -	126 to 135
Woolen mills - - - - -	136 and 143
Button makers - - - - -	143
Boots and shoes (wholesale) - - - - -	144
Cutlery - - - - -	145
Carriage hardware - - - - -	146
Metal notions - - - - -	147
Agricultural implements - - - - -	148 and 149
Brick makers - - - - -	150
Clock makers - - - - -	151

PART IV. — (Continued.)		PAGE.
Silk manufacturers	- - - - -	142
Britannia, nickel and silver ware	- - - - -	153
Soap makers	- - - - -	154
India rubber goods	- - - - -	154
Miscellaneous goods	- - - - -	155
Shirt makers	- - - - -	156
Straw hat makers	- - - - -	157
Hat manufacturers	- - - - -	157
Tailors (women)	- - - - -	158 and 159
Tailors (men)	- - - - -	160 and 161
Makers of brass	- - - - -	162
Machinery	- - - - -	163
Hardware	- - - - -	164 and 165
Gas makers	- - - - -	166
Paper makers	- - - - -	167
Boot and shoe makers	- - - - -	168 and 169
House carpenters	- - - - -	170 and 171
House painters	- - - - -	172 and 173
Mill operatives	- - - - -	174
Cigar makers	- - - - -	175
Malleable iron works	- - - - -	175
Hair pins, rivets, etc	- - - - -	175
Tool makers	- - - - -	175
Sewing machine needles	- - - - -	176
Fine machinery	- - - - -	176
Workers in brass	- - - - -	176
Marble and stone cutters	- - - - -	177
Rubber goods	- - - - -	177
Metal buttons	- - - - -	178
Paper makers	- - - - -	178
Printers	- - - - -	178
Sewing machines	- - - - -	179
Chair manufacturers	- - - - -	179
Paper box makers	- - - - -	180
Platers	- - - - -	180
Pin makers	- - - - -	180
Quarry men	- - - - -	180
General statistics of Connecticut, 1870	- - - - -	181 to 183
Statement of manufacturing industries of Connecticut, by counties	- - - - -	183
Hotel and saloon work	- - - - -	184

PART V.

COMMERCIAL AND TRANSPORTATION, ETC. — WAGES, ETC.

Steam vessels	- - - - -	187
Connecticut marine	- - - - -	188
Horse railroads	- - - - -	189
Steam railroads	- - - - -	190 to 195

PART VI.

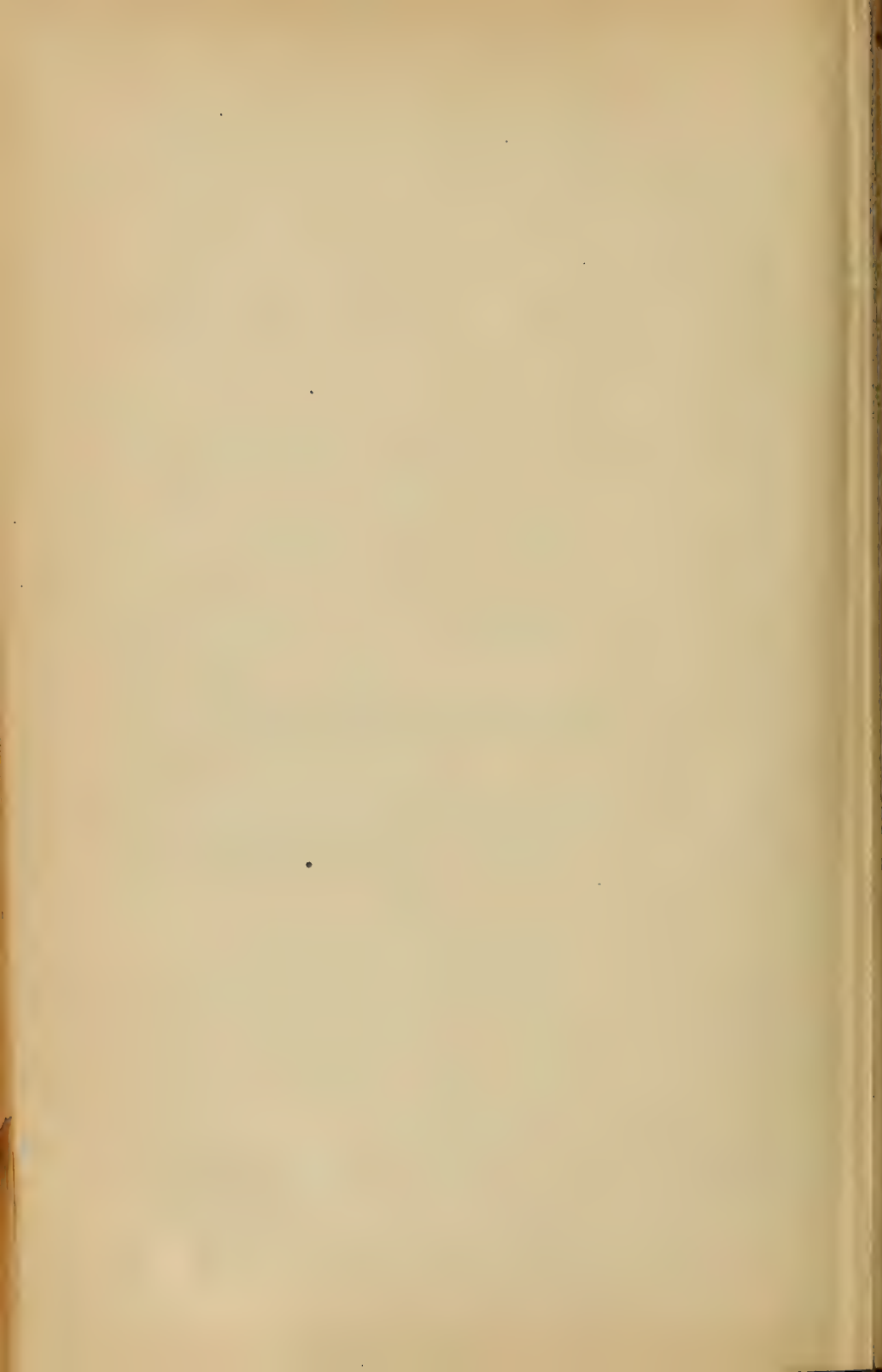
MISCELLANEOUS.

Savings banks	- - - - -	197 to 208
Sanitary matters, injuries, &c	- - - - -	200 to 208
Growth of Connecticut	- - - - -	208

Part I.

INTRODUCTION, &c.

•



STATE OF CONNECTICUT.



LABOR BUREAU OF STATISTICS.



OFFICE OF THE LABOR BUREAU OF STATISTICS,
NEW HAVEN, MAY 14, 1874.

To the Honorable, the General Assembly of the State of Connecticut :

The General Assembly, at its May Session of 1873, passed the subjoined Act, establishing a Bureau of Labor Statistics :

CHAPTER LXXII.

AN ACT TO ESTABLISH A BUREAU OF LABOR STATISTICS.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. That the Governor of the State is hereby authorized to appoint, with the power of removal at his discretion, as soon after the passage of this Act as may be, and thereafter biennially, in the month of May, some suitable person to act as chief, and some suitable person to act as deputy, which said chief and deputy shall constitute a bureau of labor statistics.

SEC. 2. The duties of said bureau shall be to collect, assort, systematize, and present, in annual reports to the General Assembly, on or before the 20th day of May in each year, statistical details relating to all departments of labor in the

State, especially in its relations to the commercial, industrial, and sanitary condition of the laboring classes.

SEC. 3. The said bureau shall have power to send for persons and papers, to examine witnesses under oath, to take depositions, and cause them to be taken by others by law authorized to take depositions; and said bureau may depute any indifferent person to serve subpoenas upon witnesses, who may be paid the same fees as witnesses before the superior court.

SEC. 4. There shall be paid to the chief of said bureau the sum of eighteen hundred dollars per year, and to the deputy the sum of twelve hundred dollars per year, and there shall be allowed an additional sum of one thousand dollars per year for office rent, office fixtures, blank books, printing, stationery, postage, expenses of witnesses, depositions, and traveling expenses.

SEC. 5. The compensation of said chief and deputy shall be paid quarterly, and the Comptroller is hereby authorized to draw an order on the Treasurer for the amount of compensation so found to be due.

SEC. 6. The expenses of said bureau shall be paid semi-annually, and the Comptroller is hereby authorized to draw an order on the Treasurer for the amount so found to be due, provided that the bills of expenses aforesaid be duly sworn to by the chief of said bureau as correct and just according to his best knowledge and belief.

Approved July 12th, 1873.

On the 13th day of October, 1873, his Excellency, the Governor, tendered the office of chief of the bureau to JAMES F. BABCOCK, of New Haven, and on the same day the office of deputy to CHARLES C. COMMERFORD, of Waterbury.

After a reasonable time employed in preparation, the undersigned began the issue of their letters and circulars; and, although they have not received all the answers they anticipated, they have obtained a sufficient number to indicate the character of the work which the bureau is intended to accomplish, and after sufficient time and opportunity are afforded to extend their investigations, and to remove the needless prejudices growing out of an institution so entirely novel to the people of the State, they hope to accomplish more. It is characteristic of American citizens, and especially so of the citi-

zens of Connecticut, and creditable to them, that they are jealous of whatever they may suspect to be an invasion of their private rights. They, therefore, do not always readily welcome interrogatories which seem to come into close contact with their invested capital, or the wages of their employees and the many other concerns interwoven with this subject.

But this experience is not peculiar to ourselves. It is that of every labor bureau organized in this country, so far as we can learn from their reports. While we candidly avow these facts, it is our pleasure to state that we believe we have had less difficulty in this regard than some of our predecessors in other states. Many of our correspondents have been frank and free to give us all the information sought which they possessed, and to wish the bureau complete success in all its endeavors to bring out the results desired by the General Assembly. Others, with the best intentions, no doubt, have given such brief replies that we have been able to make little or no use of them. Such defects can only be cured by persevering effort, and, in many cases, only by personal visitation. These visits, for obvious reasons, we have not made to the extent desired. Neither time or means would permit it; and we were willing to *try* the more economical mode in the beginning, and press personal investigations hereafter as they should be found to be more needed. So far as we have been able to make them, we have been courteously received, and with few exceptions, every facility asked for has been cheerfully rendered. So far as we have had opportunity to explore the field before us, we are glad to be able to say that the condition of the workingmen and workingwomen of the State is not so deplorable as we had reason to apprehend from reading of the condition of the same classes in other states and other countries. It is a matter of honest pride with us, as we doubt not it will be to the people of the whole State, that all classes connected with our industrial interests are so thrifty, respected

and respectable. In speaking of their thrift we do not mean to include the period of the late financial disturbances, which have so sadly deranged nearly every kind of business. We refer to a period preceding the convulsions referred to, and to the general results of our systems of labor in Connecticut. There is room for improvement in many particulars, and we shall explain more fully our meaning when we come to speak of the defects that we have observed, and of remedies that need to be applied.

Owing to the unfortunate money panic, which has scattered the fortunes of so many citizens, and thrown out of employment so many thousands of working people, it has been very difficult to give a true picture of the general condition of the latter in times of general prosperity. We can only surmise it from historical facts and other collateral evidence.

We feel assured that no intelligent mind has anticipated from the bureau a very extended, complete, and satisfactory array of facts, figures, and conclusions, from the labors of only about six months in this department of official inquiry, even if we had possessed greater facilities for the investigation.

The sum of one thousand dollars is all that the law affords us for rent, fuel, postage, printing, office fixtures, travel, stationery, etc. With such limited means it was impossible to accomplish much, if any more than we have done in this beginning of our work and in the short period of a few months. We regret that there was any necessity to make any report before the close of the year—but the requirements of the law leave us no discretion in this regard.

The work of the Massachusetts Bureau of Labor Statistics requires the constant services of the chief and deputy and several clerks; and its officers, the past year, were assisted from time to time in the several departments by nine other persons. For the expenses of that bureau, exclusive of salaries, the legislature appropriated in 1873 the sum of \$7,500,

and last year the sum of \$5,000. The Connecticut Bureau has but one clerk, and he is employed by the chief at his own expense, the State, of course, receiving these clerical services gratuitously. This statement is not made in the way of complaint, but rather as a reason for any real or seeming deficiencies in the report submitted to your honorable body. We mean only to say that we have done what we could under the limitations imposed, both of time and expense, more especially of time.

It may be asked why we refer to the smallness of the appropriation for expenses, when we have not used all that has been put into our hands. To this we answer that we preferred to forego for this year of our first experiment a greater outlay for travel and clerical labor, and to trust much to voluntary returns, until we could see to what extent we could rely upon such returns before incurring further expense in that direction.

Accompanying our specific inquiries for information we sent abroad the subjoined circular, which has been to some extent generously published in a portion of the newspapers of the State:

STATE OF CONNECTICUT,
BUREAU OF LABOR STATISTICS,
NEW HAVEN, FEBRUARY, 1874.

To whom this Circular is addressed:

The General Assembly, at its May Session of 1873, authorized the appointment of a Bureau of Labor Statistics, declaring its duties to be to "collect, assort, systematize, and present, in annual reports to the General Assembly, on or before the 20th day of May in each year, statistical details relating to *all departments of labor* in the State, especially in its relations to the commercial, industrial, and sanitary condition of the laboring classes." The bureau is empowered to "send for persons and papers, and to examine witnesses under oath, to take depositions and cause them to be taken by others by law authorized to take depositions; and said bureau may depute any indifferent person to serve subpoenas upon witnesses."

However new such an organization may be to Connecticut, it is a familiar institution in other States of the Union. These

bureaus have performed a great amount of labor, and have given valuable information to the legislatures and people of the United States. In many of the monarchical governments of Europe this subject of labor and capital, in their intimate and mutual relations and dependencies, has received great attention; and the results of their inquiries, as shown in the reports of the various labor commissions, have been read with deep interest all over the civilized world.

The capitalists and employers, who were at first sensitive and jealous of some invasion of their rights, through these institutions, have, with some exceptions, become satisfied that the investigations were reasonable and proper, and that instead of begetting unpleasant antagonisms between the employers and the employed, they have rather tended to the promotion of mutual confidence and good will.

Where abuses exist—and they are liable to exist anywhere—and where it appears that men are void of the instincts of our common humanity, and that they exercise a merciless dominion over the poor, the young and the otherwise dependent, it is designed by the Bureau, kindly but thoroughly to bring the evidence of such evils to the knowledge of the General Assembly and the people of the state, in order that the rightful remedies may be applied.

When the working men, the working women and the working children feel that the commonwealth, around which their patriotic affections ought to cluster, is earnestly desirous of removing every needless obstacle to their success in life, and to promote, so far as it legally and rightfully can do, their moral, intellectual and physical comfort and improvement, they must of necessity become more and more contented with their condition, whatever it may be—more hopeful of the future, and better and more reliable citizens.

The state appoints and encourages commissions for the supervision of banks, railroads, charitable and other institutions; and why should the greater interests of our laboring community be overlooked? Even such capitalists as give little heed to aught else than the rise and fall of stocks, may find that what they sneer at *to-day*, in regard to the information which the Labor Bureau desires to obtain, may be unexpectedly useful to them *to-morrow*.

In a wisely conducted Bureau of Labor Statistics no party considerations should for a moment be allowed to influence its motives, actions or opinions. When any impropriety of this nature is once tolerated, the best influence and real purpose of the institution is gone forever. The act establishing the Bureau was passed with great unanimity through both branches of the General Assembly, and it would be a gross breach of faith for the present or any future Bureau to lend itself to the interests or purposes of any political party.

Some, perhaps many, of the questions propounded in our various circulars and tables of classification, may be regarded, at first sight, as unimportant, and possibly others as somewhat impertinent. We believe that such impressions will wear off, as the real purposes of these interrogatories become better understood. We seek full and particular information, with a view to promote the best present and future welfare of all classes and conditions of the people of our state.

With this explanation, though not as full and particular as we could wish, we earnestly request all, to whom our circulars and tables of forms are sent, to make, without hesitation, as full answers to our inquiries as they conveniently can, and to be assured that *we do not intend to make any use of their names*, but only the *facts* and *statistics* which they may present.

We are aware that the time is short for such labor as is imposed upon us by law to be thoroughly performed within the time limited, but we hope to give such indications of what is desired, that our facts and figures may be the basis of much more full and valuable reports from our successors in their delicate and responsible work.

We shall feel greatly obliged to receive replies within twenty days. If *all* the questions asked cannot be conveniently answered, please answer such as you can.

Very Respectfully,

JAS. F. BABCOCK, *Chief.*

CHAS. C. COMMERTON, *Deputy.*

It is not our purpose in this report to burden its pages to a great extent with an elaborate review of the many theories and speculations of writers and partizans upon the labor question, although we may glance at some of the more prominent in order to arrive at a better understanding of the practical issues involved. There has been no lack of writers on this subject, and the views of Comte, St. Simon, Malthus, Bentham, Cobbett, Owen, and many others, are doubtless familiar to intelligent readers and thinkers. We touch the peculiar views of these writers no farther than they have been interwoven into some of the labor organizations of the day.

Some men judge and act upon this subject of labor and capital and the relations of the one to the other, as they may be influenced, on the one hand, by the interests of their particular trade or calling; or as they may, on the other hand, have capi-

tal to invest or men to employ. The officers of the bureau, however, hope to present the questions which now agitate the public mind without the prejudice which demands class legislation for any set of men. We have not been able to see that labor and capital are necessarily in conflict. The one is essential to the success of the other, and bitter conflicts between them can only result in injury to both and to the damage of the state. So far as wise and just legislation can bring them into harmony and mutual sympathy, so far will such legislation be encouraged by the people, and no farther. We shall show, as we proceed, what few enactments are needed to satisfy the "sons of toil," that they are not regarded by the masses of their countrymen as mere bondsmen; but, on the contrary, that they and their children are, according to their virtues, the peers of any class of American freemen. When they cease to be so, the days of republican liberty and equality will be drawing near to their end.

With the rapid increase of our population and material resources, the interests of labor daily assume increasing magnitude; and every statesman and political economist knows that, for all the neglects and abuses of those whose hard hands cause the deserts to rejoice, villages to germinate, cities to expand, and oceans, rivers and rails of iron to bear the wealth of a great nation from the borders of the land to its commercial centers and to the remotest parts of the earth, remedial legislation should be cheerfully and promptly extended. But how far shall this legislation go, and of what character shall it be? These are questions that can only be answered by the most thoughtful minds, after much experience with one of the greatest subjects that can engage the attention of the law maker. We cannot afford to shut our eyes to pressing necessities.

True it is, that all trades and avocations must, on the whole, and in the end, look to the great natural law of demand and supply as finally settling the destiny of every industrious pur-

suit; but incidental to this law, in civilized states, arises the obligation of the legislature to render every reasonable facility to labor, under the operation of this great natural law, that does not interfere with the just rights of others.

In the early history of our country, labor was less diversified than at present, and one man was often engaged in several avocations, so that his interests were more directly intermingled with the interests of others of equally varied industries, and there was therefore more fellow-feeling and less disquietude among classes—but with the rapid increase, diversity and classification of labor, and particularly the invention and introduction of improved machinery, there has been a vast increase of every kind of manufactures, especially of the textile fabrics, by which hundreds of thousands of men, women and children have concentrated their efforts upon certain of the more important branches of industry, so that, consequently, when these fail of a free demand, either from a shock to credit, a deranged currency, reactions from excessive production or general speculation, or from any other cause, distress, pungent and immediate, is felt in every direction, but more directly in our crowded manufacturing districts. The cry for bread is then heard in certain quarters—a cry that has a sound as painful and ominous to the more fortunate as the alarm that heralds a destructive conflagration. Intermingled with these crowded and suffering populations are sometimes found disorganizing elements that, imparting the misfortunes that surround them, to mere wanton oppression, threaten violence, not merely to those who do not see fit to join the combination STRIKES, but even to the existence of the state, and sometimes of our present social condition. These facts are simply matters of history, largely illustrated in the large cities.

The great body of the working men of this country have shown their power of self-control, and thereby of self-government, during the recent financial troubles, by refusing to follow

the lead of the enemies of social order, who seek the opportunity to grasp by violence what they have no desire to earn by honest industry, and who have proclaimed that "our form of government has proved a failure." Such evil influences have thus far found no foothold or general favor among the substantial workingmen of this state; nor has there been any general success in the efforts to promote antagonisms between capital and labor, employer and employed. It is not believed by us that this bureau was established by the General Assembly to represent either one of these interests to the exclusion of the other; but rather with a view to promote confidence and harmony between all. Therefore, in this report, we have not thought it necessary or proper to give detailed accounts of the several organizations of workingmen, open or secret. It is the privilege of all men in a free country to associate for any lawful purpose and enjoy chartered privileges if they desire them, if such privileges do not encroach upon the rights of others.

That the lot of the workingmen has been a hard one from the earliest dawn of civilization to modern times, all history attests; and signs of improvement in their condition are everywhere hailed by the friends of humanity and equality as the dawning of better days for the whole race of mankind. The renowned WAT TYLER and equally notorious JACK CADE, of English history, we have been taught to regard as mere political brawlers and incendiaries, without excuse or provocation. Royal historians have pictured them both as without a claim to respect or sympathy; and Shakspeare has given to CADE the character of a buffoon, a knave and a blockhead; and yet they were intrinsically better men than the monarchs who ruled over them. TYLER represented as best he could the masses of the workingmen of his country in 1381, under the reign of the boy monarch Richard II. He succeeded for a time and brought the king to terms, who promised to abate the crushing taxes of the realm, and that his tax gatherers

should no longer insult the wives and daughters of the workmen. But Tyler was soon after treacherously slain, and his followers were hunted as if they were wild beasts of the forests. Sixty-nine years later, under the reign of Henry VI., one of the most senseless of all the English kings, JOHN CADE—without education, but with no small share of natural ability—was able to place himself at the head of 20,000 peasants, mechanics and men of all work, in a contest with the government, whose oppressions were unendurable. These workmen preferred to die, sword in hand, to living longer in a condition of meaner and more exacting servitude than was required from their beasts of burden. It was their privilege to die of starvation; but to beg was to die under the infliction of penal enactments which made beggary vagrancy, and vagrancy a crime punishable, under certain circumstances, with death, and under nearly all circumstances, with cropping, branding and whipping. A government thus reckless of the rights of a common humanity, and without one throb of sympathy for the toiling millions in their power, could expect only hot vengeance from the enslaved whenever they should find a Jack Cade to lead them. This noted leader was for a time successful; but he and his followers soon met the fate of TYLER and his army.

These severe lessons from insulted human nature did not have their full effect upon the British government for a long period—but in more modern times that government has begun to feel the force of its moral and political obligations, and to see that its own welfare, if not its very existence, depends upon such remedial legislation as will shield the defenceless from cruel exaction, and prevent the future generations of Britons from dwarfing into a nation of imbeciles. Hence Parliament has organized a system of commissions, with large powers of investigation, and passed just and beneficent laws that will advance the interests of humanity, promote and

increase the loyalty of the working people, and strengthen the government against the dangers of invasions from without and convulsions from within. We shall, further on, speak more particularly of these commissions of investigation, and of some of the remedial laws which have grown out of them. If European monarchies can do such things with the public approval and with comparatively little regard to the pecuniary cost, sure it is the duty of a free state to push investigation far enough to understand the complaints, and to know the real wants of all who comprise her population.

We are well aware that there are causes far beyond mere factory regulations, operating with the greatest force upon the welfare and destiny of working men, such as a deranged currency, unequal taxation, and unwise tariff laws. But we can only briefly discuss these topics, for when we come into these fields of investigation we find the argument growing more complex than profitable for the consideration of this bureau at this time. Opinions on these topics are various, and we do not propose to disturb them further than to make use of some conceded and indisputable facts.

There is much controversy among men in regard to the effect upon labor of high wages and the effect of the high prices of food upon the interests of labor. The raising of wages at times excites too much hope and expectation among those the first affected by the change; for it is of no advantage to the laboring man to have his wages raised if, at the same time, the cost of his living increases in the same ratio. He should be as anxious to have the cost of what he consumes at a low price as to be paid a high price for what he makes. This proposition, to be fully understood, would require more pages in the discussion than we should be expected to occupy. We shall illustrate this part of our subject in a more satisfactory manner when we come to speak of agricultural labor and its products. But here, in a brief way, we may compare the price of

labor with the price of the food which sustains labor, by a simple extract from English history. It is an extreme view of the subject, but illustrates what we mean. Edward III. reigned from the year 1327 to 1377. Act 23d of this monarch fixed the following prices for the labor performed in the agricultural occupation: For

	s.	d.
A woman hay-making, or weeding corn, per day,	0	1
A man filling dung cart,	0	3½
A reaper,	0	4
Mowing an acre of grass,	0	6
Thrashing a quarter of wheat,	0	4

At such prices for labor it would seem that the laborer must starve in a week unless sustained by the hand of charity. But we naturally and instantly turn to inquire the cost of his living—the prices of the articles he consumes, whether they be of his own raising or obtained by purchase.

From Fleetwood, who is pronounced good authority, we obtain the following prices as those of the period referred to:

	£	s.	d.
For a pair of shoes,	0	0	4
“ russet broadcloth, the yard,	0	1	1
“ a stall fed ox,	1	4	0
“ a grass fed ox,	0	16	0
“ a fat sheep, unshorn,	0	1	2
“ a fat hog, two years' old,	0	3	4
“ a fat goose,	0	0	2½
“ ale, the gallon, by proclamation,	0	0	1
“ wheat, the quarter,	0	3	4
“ white wine, the gallon,	0	0	6
“ red wine, the gallon,	0	0	4

If the wine may be dispensed with, there stands the fact that a pair of shoes cost but four pence. So that a reaper, who is paid only fourpence a day for his work, could with a day's work buy a pair of shoes, which is all that a skilled laborer can do now either in Europe or this country. But the system of taxes in England, at the period referred to, in support of their

foreign and internal wars, before national debts were invented, was a system of merciless robbery of the workingman's wages as well as of his property, so that his fourpence a day for reaping was unavailing for the support of himself or family. But without a further consideration of the collateral influence of oppressive taxation, or a debased currency, the workingman will see, and many do see, that the question of cheap living is as important to him as high wages. The cost of living, it is conceded, is greatly enhanced by the combinations of speculators in the necessities of life and by the middle men, or those who go between the consumer and the agricultural producer. Under the common law of England these middle men were punished by severe penalties. But in later times the markets are wholly left to the influence of the natural law of demand and supply. The workingmen will then ask, shall we be left to perish on high wages because the cost of living is higher?—and will not the agricultural laborer inquire if there is no better way of advancing the interest of the mechanic than by reducing the price of the products of the farmer? We answer that if the farmer, by improved methods of culture, can raise four blades of grass at no more cost than he raises one blade now, he will be more prosperous than now, and can buy of the mechanic his products at less prices than he pays now, and the demand for all the products of the farmer and the manufacturer will be infinitely greater than now, both at home and from abroad, and render combinations on the one hand and on the other of little avail either for offensive or defensive operations.

The first Report of the MASSACHUSETTS BUREAU OF LABOR STATISTICS by General HENRY R. OLIVER, Chief, and GEORGE E. MCNEIL, Deputy, is highly creditable to its authors and to our sister State, as exhibiting a deep and abiding interest in the welfare of the workingmen. It gives evidence of great research into the history of ancient and modern labor, and dis-

cusses causes and effects with much ability, in a document of over 400 pages. We do not feel that we should be justified or even excused in elaborating this Report of the Connecticut Bureau to any such extent, but shall feel satisfied to have laid the groundwork for more complete service hereafter. If we shall only touch upon the reforms needed for promoting the safety, health, happiness and contentment of that most important part of our population, known as workingmen, we shall feel that we have done the State some service. The more the field is explored, the more boundless it appears; and the more self-condemned must every humane and patriotic man feel who has been thoughtlessly indifferent to the just claims of that portion of our fellow citizens.

MASSACHUSETTS REPORT.

From the Massachusetts Report of 1870, we make a few extracts, as indicating the views of that Bureau, *at that time*, concerning the general condition of the workingmen. The sketch is a gloomy one, and is probably meant to indicate, not the average condition of the laborer, but only its most pitiable extreme. It is not, we know, a picture of the general condition of labor in Connecticut. It will be seen from the extract that the heads of the Massachusetts Bureau, at that time, threw out the suggestion that the system of WAGE-LABOR should be abolished for that of universal co-operation, and this, in the opinion of General Oliver, was to be the great remedy for nearly all the wrongs and sufferings complained of. Such, however are not the views of the Bureau of Connecticut, nor do we understand them to be the views of the Bureau of Massachusetts as at present organized, although there can be no objection to such voluntary association and co-operation as may be agreed upon by those who think their interests will be best promoted in this way. In fact, the trial of the voluntary co-operative system, in the purchase of merchandize needed

by the operatives, has proved a great success in many places in this country and in Europe. Others have resulted in a total failure, not so much, perhaps, from any inherent defect of the principle upon which the system is founded, as from the incapacity or dishonesty of the managers. Co-operative associations are numerous, from those which propose a radical change of our whole system of business to those which only contemplate a union for some specific purpose, as the purchase of food and clothing at reduced prices, &c., &c.

We extract from the report of 1870, as follows :

“The past history of labor, with its attendant legislation, is indeed full of encouragement ; encouragement to move forward towards the attainment of that exact justice which secures permanent good, peace and prosperity to all ; warning, lest power should become despotic, either through capital made mad by excess or through labor made bitter and brutal by want, and thus there be inaugurated the tyranny of monopoly on the one hand, or of mob on the other, one of which is the father of luxury and corruption, the other the brother of despair and crime.

“Now does it not seem a legitimate inference that a SYSTEM OF COMPENSATION for labor, which, after so long a trial, terminates in so disastrous results, is radically wrong ? Does it not seem plain, that a system which, with CAPITAL ON THE ONE SIDE and LABOR ON THE OTHER, elements in their real nature not only not antagonistic, but necessary allies, each reinforcing the other, has generated a condition of *society*, in which enormous wealth is the complement to unspeakable poverty—with the cancer of the poverty eating into the body of the commonwealth, wasting away and finally destroying its life, must be a tremendous mistake. It had, indeed, grown up from the most obvious method of arranging business matters between capital and labor, and that is from an arrangement of wage, of so much money for so much labor. Men’s minds had

not become advanced enough, or rather the inspiration had not then been received of inaugurating a system which, while it does not ask the postponement to any remote future, of the realization of gain, makes that gain secure, enriches him that gives and him that receives, brings fulfilled hope and cheerful heart to the laborer, meets every honorable demand of the employer, attaches each to the other in bonds of friendly endeavor and personal interest, advances the moral and intellectual culture of all, and so brings society in view of its highest and most abiding good. In fact it is that system under which slavery retires before freedom, *wage before co-operation*—evil before good. . . . It may be argued here that a system, such as has been hinted, will tend to lessen the income of the chief employer or employers, inasmuch as it will not be possible to enlarge that of the working producers except by such curtailment. Yes, that is conceded, and the principle is susceptible of easy defense. Historically, it is true, that hitherto, as well as now, the actual producer, gets by far the smallest share, a share out of all proportion to his brain work, his muscle work, and the time, dexterity, health, and devotion he contributes. As a general rule, whatever is undesirable and of evil report, falls to his lot, while most of what is desirable and of good report, goes elsewhere. If the method of the management of our great corporations should be investigated, it will be found that a very good per centage of actual earnings goes to the highest officials, any reduction of wages not affecting them: that the sale of goods manufactured, absorbs considerably more, while stockholders receive such per centage of the balance as may not be consumed in paying costs. Annual salaries of from \$10,000 to \$25,000, or even more, are not unknown, and where the sales of the goods of several companies are not concentrated in single firms, pecuniary advancement thereby is a pretty certain consequence."

In presenting these views of the Massachusetts Bureau of 1870, we have the purpose, chiefly, of showing the people of Connecticut what opinions have been cherished and promulgated from a high and responsible source in our sister State. To an intelligent understanding of the whole subject, it seems necessary that the people should be informed of existing theories in regard to it, although we may have no special sympathy with them. We do not think that the various co-operative societies, are institutions needing or requiring peculiar legislation—but that they are entitled to all the benefits under the law of every other voluntary association. However desirable these associations may be to those who comprise their membership, they are not, in the opinion of this bureau, subjects of special legislation. In the above quotation from the Massachusetts Report are hints at the abolition of the WAGE SYSTEM and the substitution of universal co-operation. However pleasant in theory this suggestion may be, it does not present such practical results as to render its general adoption at all probable in the present or long future condition of the country.

The concluding argument of the above quotation seems not to us to present in full all that should be said to make it complete. It is lamentably true that the contrast between the highest salaries paid to the officials of great corporations and the amount paid to the average wage men of the same establishments is very great; yet the bare statement of the simple fact, without reference to the considerations and contingencies which depend upon those salaries, is not a sufficient presentation of the subject for just conclusions in regard to it. We do not know why these men of high salaries are paid so much, what peculiar skill or extended acquaintance they may possess, or what hazards they run, what interests in patent inventions they may possess, or what other claims they may have to such liberal rewards. There must be generally a large value to their labor, skill or patent rights, or other advantages

which they bring, or any such excess of compensation would not be tolerated by directors or stockholders. In taking into view this branch of labor-compensation, we should consider all the elements that fairly belong to it ; as, for example, the change of fashions, the invention of new machinery, superseding and rendering the old valueless, or nearly so. For example, the hoop skirt manufacture, once so immensely profitable, became suddenly paralyzed, leaving upon the hands of the corporations and capitalists, a large amount of dead property in buildings and machinery. When this branch of industry was in its full tide of success, running its machinery night and day, it could afford to pay, and did pay, liberal wages to the operatives and very large sums to the higher officials, who were often employed on annual salaries. Among these were men of large observation and experience, experts in their business, capable of corresponding in different languages, and in short, of making themselves worth all they were paid. We are not favoring any system which affords extravagant salaries on the one hand and low wages on the other, but in discussing the subject we maintain that every element that properly enters into it should be fairly considered.

The object of the General Assembly of Connecticut, as we understand it, in organizing a Bureau of Labor Statistics, was not to institute a system of class legislation or to favor any one set of men above another, but to afford equal and exact justice to all ; to investigate the causes that produce results not desired or intended ; to remove every needless impediment from the path of industry ; to afford every possible protection to the weak and defenseless against the oppression and neglect of the powerful and inhuman ; to remove the sources of disease, immorality and crime ; to encourage morality, education, thrift and contentment, especially among those who are, from their circumstances in life, peculiar objects of solicitude to a civilized state—a state that to protect itself would see that its present

and future populations should not become degenerate through any fault of hers. We continue our extracts on this branch of our subject, but with the suggestion that while we doubt not the sincerity of these utterances from the Massachusetts Bureau of 1870, it would not be just to admit that the condition of the workingmen in Connecticut is as universally deplorable as here represented, for there is a large class of well-to-do workingmen and women in both States engaged in wage-labor whose circumstances in life are comfortable, and who are respected and respectable for their thrift, intelligence and general character. The Report says:

“Not one in ten thousand workmen has ever been able to do more than merely live, seldom consuming the work even of his own hands. The system of *wage* has always been to get the most for the least, and under it thrift so nearly resembles impossibility, that they may easily pass for twin sisters. This better system (co-operation) is to render saving possible, and provision for sickness, infirmity and old age practicable. It is to render life a comfort and a desire, and not a burden and an offence. It is to render existence alluring, desirable as a gift to a not yet embodied soul; to create a new order of beings, which, like a swarming hive of bees, will teem with energetic life, profitable to each other, each to all, and all to each: a new order of men who may be ranked as real, and not nominal members of society, readers, thinkers, actors in good things, living, not in luxury, (God forbid!) but in steadfast comfort, and with such surroundings as men's natural tastes will suggest, and men's ambitious industry will justify. For we believe that man is by nature esthetic, and that when his taste is awakened, even but little, so that it perceives the convenience and advantage of many things which were denied to him when the the limit of his wages was what would just feed and clothe him, he will find himself urged on to increased industry that he may secure

increased conveniences and advantages, and these acquired, serve as nourishment for future growth and improvement. Now the necessities of life are two-fold, those that feed, clothe and shelter, and nothing more; and those that educate, cultivate and adorn. The former are the absolute, and the latter the artificial necessities, and for the full happiness of men the latter are as indispensable as the former, and we believe that the better system for which a true philanthropy and a true policy plead, will provoke men to use faithful labor to secure them. But to bring about a consummation so devoutly to be wished, the desire ought to be general, the object something beyond what a man has ever actually reached, and the attainment sure to follow a persistent, industrious effort. But the tendency of the WAGE SYSTEM, as all history proves, has always been, and will always be, to keep men in the condition of "the ox that treadeth out the corn," and of "the bullock that grindeth in the mill," these beasts, however, having this advantage, that they have no families to provide for, and cannot run into debt, and so be degraded into pauperism. Could they anticipate their immolation to supply the shambles with beef, it might be a possible joy that they will be of use after death, a privilege which a large number of the human family do not enjoy.

"Now, the testimony gathered by the bureau indicates that low-paid laborers, as a class, seem to have abandoned all hope and expectation, and pretty nearly all thought of extricating themselves, or of being extricated by any human delivery, from the slough of despond, in which for generations they and their fathers have been engulfed and have wallowed, till mental, moral, and physical grime seems to be their normal condition. And other testimony shows that both they and the higher skilled and better paid workmen *are in debt*, having been compelled, by the burdens of the present day, to borrow the strength of the future, itself unequal to the load that shall task

its energies. Nay, in another form of stating this unwelcome truth, the morrow of the largest portion of labor is mortgaged for the necessary expenses of yesterday. To him it is despair, not hope, that drives the spur. Saturday eve, when his weekly wage comes to him, and which should bring comfort and joy to him, is robbed of half its happiness, and Sunday becomes a blank of indolent repose. No cheerful smile greets a returning father, whose six days' earnings pay for but five days' meat. Even "pay-day," after a month's toil, has been known to bring a cloud of darkness to an industrious, temperate man, who knew not how to divide his earnings among a crowd of creditors. We have a case in testimony from a factory operative having a family, and who worked in a mill for which it was claimed that high wages was the rule, that when pay-day came, and he received his earnings and returned home, there was no joy, but "weeping and lamentation," because the indebtedness of the household for the month's support swallowed up the whole and "asked for more."

We have thus far quoted a sufficiency of extracts from the first Report of the Massachusetts Labor Bureau upon one branch of the subject under consideration, to give the reader some knowledge of the grounds upon which the argument is founded for a change from the wage labor system to some of the many utopian devices of the times for universal equality between capital and labor, or to the extreme co-operative principle which is intended to reduce wages, capital, hazard, and profit, to such mathematical sub-divisions, as will cause all interested to "share and share alike." In apostolic times, the universal law of love, which hopeth and endureth all things, and never faileth, made such a condition of society possible under a church polity. Fragments of a similar doctrine have since been found to exist in all ages and countries for the accomplishment of various purposes, secular and ecclesiastical. But they have never gained a permanent foothold. Saint

Simon was wildly enthusiastic on this subject. He left Paris in 1777, and served under Washington in the struggle of the United Colonies for national independence, thinking more of establishing here his great social design than of mere political freedom. On his return home he began to speculate in the national domain, that he might obtain means to realize his one great idea of the reorganization of European society. The philosophy of his plan is thus briefly explained. As Newton had reduced astronomy to a positive law when he discovered gravitation, so Simon maintained that all the sciences and speculations of men might be brought, practically, to a positive doctrine. Religion, morality, questions of labor, trade and domestic life, were all to be made subject to scientific demonstration, in full denial of revealed truth.

Believing that the people of Connecticut have no special sympathy with any of the leading doctrines which we have cited, and upon which we have commented, it may be asked why we have given them so much consideration. The answer is, that no intelligent presentation of this whole subject can be given without some allusion to the more prominent claims of the leaders of powerful sections of workingmen's combinations. In this way the popular mind may best know where to encourage and where to repress. Many of these combinations are the outgrowth of a single germinal principle, and they are in conflict with the claim for such legislation as can be properly and constitutionally rendered, in the enactment of such general laws as would meliorate the condition of the workingmen, and leave them, like all other citizens, in a republic like ours, to pursue the struggles of life on an equal footing with all their fellows.

We are well aware that legislation cannot eradicate or prevent all the evils to which every avocation under the operation of the natural law of supply and demand is subjected. This law of nature, like the law of gravitation, will assert its omnipotence in all the transactions of life, and it is vain there-

fore, to encourage the laborer to look to the government for aid at every reverse that may happen to his occupation. In despotic countries, especially in those where the education of the masses is neglected, the loss of work from any interruption of the general prosperity, causes thousands, especially in large-ly populated towns and districts, to turn immediately upon the Government and demand employment at the peril of its existence ; and many revolutions have been incited from such a cause.

Under our republican system of government, every man is supposed to be the equal of his fellow before the law, and no one to have a claim above another for government employment. Each man is employed as he may be wanted upon the terms agreed upon. If there be no want of the labor at the moment of the demand, the unemployed has no alternative but to submit to the inevitable necessities of his case, knowing that among a civilized and humane people he will ordinarily be cared for until circumstances shall afford him opportunity for bettering his condition. It is upon such terms that every man that begins his toil, under a republican government like ours, consents to his relationship to that government, and accepts the mutual social obligations that arise between himself and his fellow citizens.

These periods of distress are generally of limited duration, and the law of supply and demand, in due time, brings partial if not substantial relief. This demand may not always be in harmony with the previous occupation of the laborer, but to the unemployed it will always be a welcome call, from whatever direction it shall come.

To-day, and for years, a bountiful Providence has spread around us, and in all sections of our country, lands rich and cheap, which are awaiting culture, and which honest, earnest industry can always make available for a livelihood, if not for competency. If the pursuit of one avocation is so full of un-

certainly, discouragement, and often the deepest distress, and the choice of one more certain and more compensating lies open before us, why should we not try *that*. It is in precisely this way that demand and supply become equalized. Why press into overcrowded localities when other sections are needing more help, and offering the inducements of comfortable homes, and all the necessaries and some of the luxuries of life? These questions must be answered satisfactorily before any free government can be justly compelled to open its treasury to supply the wants of any citizen, except so far as it always provides for the aged, the sick and disabled, by its proper institutions in all civilized countries.

Under despotic governments, the practice may be the reverse of this. The existence of those governments, with their large standing armies, may require as a measure of state policy, or rather of self-defence, the employment for a time of all their idle populations at any pecuniary sacrifice. But such a condition of things in the overcrowded countries of Europe, furnishes no example to a republic like this, which offers an abundance of land at a merely nominal price.

We have spoken thus far mainly of one or two classes of workingmen, chiefly of the factory operatives, not because we have considered them more important than the agricultural class, either in numbers or the value of their productions, but because they are peculiarly exposed to danger to life, health and morals, from causes which we shall distinctly refer to when we come to the consideration of the laws which justice, policy and humanity require shall be enacted for their benefit and the general welfare of the State.

If the agricultural laborers do not, on account of their comparative independency, require the same amount of legislation as the mechanical or manufacturing classes, it is not because they are less important elements in the constituency of the State. The vastness of the agricultural interests of the coun-

try are almost beyond measurement or estimate. The Hon. J. S. Gould on this subject has well said, that "if the labors of the farmer were suspended for a single year, the world would be nearly depopulated, and wholly so, of its civilized inhabitants. This cannot be affirmed of any other trade or profession in the world; there is no other which may not be suspended a year, or several years, without having any very marked effect on the progress of civilization; and therefore the primacy of agriculture is established. * * * * The products of all other classes, trades and professions, exercised among us, become utterly insignificant, if measured either by their mass or their value, when compared with those of the farmers. * * * We raised in the United States in 1870, 1,400,000,000 bushels of cereal grains, which were worth \$1,000,000,000. Our hay amounted to 27,000,000 of tons, valued at \$340,000,000. Our pastures amounted to 100,000,000 tons, which was equal in value to the hay. We had 600,000 tons of cotton, worth \$286,000,000. We raised 131,367 tons of tobacco, worth \$26,747,158. Our production of rice was 36,500 tons, valued at \$6,000,000. Taking our remaining agricultural products, such as sugar, molasses, fruits, roots, and fibres, at the very low estimate of 5,000,000 tons, at the value of \$161,500,000, we have an aggregate weight of vegetable products of 65,779,747 tons, exclusive of the products of the woods and forests, and a value of \$2,260,247,158 annually. The animal products of agriculture, such as milk, cheese, butter, wool, honey, meat, skins, feathers, &c., amount to 9,000,000 tons, valued at \$545,000,000. The capital invested in agriculture in the United States, is about \$11,000,000,000."

"Not only is agriculture important, in view of its direct contributions to the government, but as the spring and source of all other industries. The cost of all commodities is determined by the amount of labor required to produce them. An ounce of gold is worth just what the labor is worth that is required to

dig it out of the bowels of the earth, to free it from all extraneous matters and to transport it to the place where it is needed for use. A hat is worth just what the labor is worth required to fabricate all the materials of which it is composed, and to blend them together into the form and substance of a hat, and transport it to a point where it is required for use. If an ounce of gold and a case of hats meet in such a place, the gold will purchase just as many of these hats as are equivalent to the labor required for the production of the gold; and this is true of all other articles of commerce whatever. Now labor, as a general rule, is not exerted for the mere pleasure of toil. It is called forth in order to the gratification of some dominant physical or mental object of desire. The chief inducement to labor, as shown by all history, and all current experience, is the desire to obtain daily bread, clothing and shelter for the laborer and his family, and to lay up an amount of some exchangeable value which will supply him with food, clothes and shelter, when he is no longer able to work. In a word, men in general work in order that they may obtain an adequate supply of the products of agriculture. *The price of food is therefore the chief factor in the price of wages.* Where food is scarce and dear, there the price of labor must necessarily be high. While it is abundant and cheap, wages will be lower, and at the same time the laborer may obtain more of the comforts of life, and accumulate faster the provisions for old age than he can with higher wages where provisions are scarce and dear. Where food is abundant and cheap, and wages are consequently low, articles of commerce can be manufactured more cheaply, and the manufacturers in such places will therefore command the markets of the world. England discovered this intimate relation between cheap food and the control of the markets during the agitation for the repeal of the corn laws. In order to supply her manufactured goods cheaper than other nations, she found that it was not enough to have superior skill, superior

facilities, and superior capital. All these availed her nothing, so long as her food was scarce and dear. Her best workmen were leaving her; her best customers were deserting her, and she had no resource but to repeal her corn laws, and give cheap and abundant food to her workmen."

"If we suppose that the price of a day's labor is precisely the same in New York as it is in Connecticut, but that food is twenty per cent. cheaper in the latter, is it not obvious that a workman would make more money with ten per cent. less wages here than he could working in New York? The best workmen would be sure to come here, where they could make the most. On the other hand, the Connecticut manufacturer could afford to sell his fabrics ten per cent. cheaper in the market. Does it require the inspiration of prophecy to predict the result of such a state of things in the long run? Is it not clear that the manufacturers of Connecticut would grow rich, and that those of New York would grow poor, and that the sole reason of this result is, that food is cheap and abundant in the one place, and scarce and dear in the other?"

"Suppose that by the acquisition of superior agricultural science and the superior skill which naturally follows science, the Connecticut farmer should be enabled to produce double the amount of food and clothing and shelter from a given area, that he has hitherto been able to obtain without materially increasing the amount of labor employed. How all the pulses of industry would throb with a fresher life, how the population would increase. How many new wants would be created that would give employment to hitherto unused and unrecognized talent! The stream of prosperity thus engendered would overflow the ordinary channels of trade and irrigate the whole land with fertility. The minister would have a larger salary. The schoolmaster would be better rewarded, he would be enabled to buy more books, and give his children a better education. Manufacturers would receive a more liberal return for their

investments. Merchants would sooner be enabled to retire from business. The butcher and the baker would feel the quickening influence. * * * Seeing then, from these considerations, that the improvement and elevation of agriculture really lies at the basis of the elevation and improvement of all other pursuits, it clearly follows that educators, legislators, and all who are in positions to guide and direct the popular volitions and actions, should conscientiously strive that everything that can be done for the promotion of agricultural improvement, should be done in the most liberal and persistent manner; and that efforts to this end should take precedence of all others whatsoever, since no other will react so favorably upon the universal interests of the community."

LABOR AND CURRENCY.

One of the greatest wrongs imposed upon the workingman in any age or country is in paying him his wages in a depreciated currency, and that currency made by law a legal tender regardless of its intrinsic value. A dollar weighing 23.2 grs. of pure gold is supposed to be the measurement of a given amount of labor. It is as important to the workingman that this standard of measurement be fixed and unchangeable as the yard stick with which he measures the cloth purchased for his coat, or the pound weight by which is measured his pound of tea. But if the gold dollar be adulterated fifteen per cent. and still made by the government a full gold dollar, he is obliged to accept it as such in payment of his wages, although it will not buy within 15 cents as much cloth or as much tea as before. Therefore there is taken from him, fifteen cents wrongfully for every dollar he receives for a dollar's worth of work. It will be answered that this loss is necessarily compensated by a proportionate increase of wages. This may be so, to a certain extent, though not always true, and the evil, therefore, would not be so great or the burden so grievous upon labor, if the depreciation remained *fixed*; for contracts

could in general be based upon the discount, and what the debtor agreed to pay next month or next year, would be paid and received understandingly. The intrinsic value of the gold dollar would still remain, less only 15 per cent. than its title indicates.

But when printed pictures, called dollars, whether issued directly by the government itself, or by incorporations holding government bonds for the redemption of these paper dollars, are forced upon the working men as a legal tender, there an infinitely greater wrong is done to them than would be the forcing upon them a gold dollar which is adulterated 15 per cent.; for the paper dollar, besides being without intrinsic value, is subject to such manifold fluctuations in its apparent value as to make it wholly unreliable as a medium of exchange or a true measure of the value of labor or of merchandize. Hence high prices must rule as a compensation for real as well as anticipated depreciation. The mere speculator can generally survive all this disturbance of standard values, for he buys and sells with sufficient margin to cover all contingencies, unless among them there happens to be a "black Friday." But the toiling, sweating laborer, has no time or inclination to watch the rising and falling of the financial barometer. He learns only the effect when he receives his pay or finds the cost of his food advancing from ten to twenty per cent. or what is the same thing, when he finds his paper dollars receding in value to that amount. The evil effect of an excessive volume of currency, even though it be in part gold, is well set forth in a recent unanswerable essay on money by Dr. Henry Bronson, who says: "A government, not deterred by the fundamental law, can make anything a legal tender—acorns, bits of leather, iron or scraps of paper—and calling it money, and giving it the names the coins bear, compel creditors to take it in satisfaction of their claims. In this way a great wrong may be perpetrated—one class plundered and another enriched on an enormous scale, while

the all important connection between industry and its reward, is shamefully severed. If pictured promises come from a source in which men have confidence, and are at all times and in convenient places, convertible into coin, they will rarely be presented for payment, will become a part of the currency, and have the same exchangeable value as the coin itself. As an effect, this addition will depreciate the whole mass of the circulation, now part paper and part specie; at first slightly, afterwards, if the additions be continued, more conspicuously. More money than before will be in the hands of the people; more consequently will be brought to market to be exchanged for goods. Increased competition on the part of buyers, and the comparative indifference of sellers, will be followed, according to the well known law of demand and supply, by augmented prices. This appreciation is in truth owing to a fall in the value of dollars; but it is attended by enhanced or seemingly enhanced profits, and succeeded by additional production. More labor is sought and more wages must be paid. This increased cost of production, if supported by further issues of notes, will sustain prices, while the eagerness of purchasers will continually advance them. Ere long, goods of domestic growth and manufacture become too high for exportation."

"The foreign merchant, who compares specie values in different countries, and is quick to learn where he can buy cheapest, goes to other markets. At the same time imported goods have participated in the upward movement. They have risen in price and been quickly sold, filling the coffers of the importer. The latter, improving his opportunity, sends new and larger orders to his correspondents. Thus our markets and price lists become irresistibly attractive to the foreigners who wish to sell, but repulsive to any who desire to buy. No fact shows this more plainly than the augmented imports and diminished exports. Constantly, during the inflation, specie is leaving the country, driven out by paper. It goes in search of

a better market, and helps to pay a foreign debt. This movement is salutary—in the highest degree conservative. It depletes the currency, tends to drag down prices, and does what it may to preserve a just measure of value. But the outward flow is at first insufficient to accomplish the desired object, otherwise it would cease. In some of its aspects it is to be deplored, but it is the only thing which will compel the note-issuers to take in sail, and restore trade to its customary channels. Like the locomotive's whistle, it is the signal of danger—a warning which, if heeded in season, will save a nation from disaster. Continue it must till its primary and chief cause, a redundant circulation, is removed."

"But the credit-system provides methods for staving off the crisis. The banks (if these be the note-issuers) may be more conservative than the average business man, but the facilities they are unwilling to afford are supplied by private bankers and others. In the meantime, excitement, stimulated and upheld by the paper inundation, has taken hold of the people, and spreads over the land. Honest, plodding industry is discouraged, and thousands are tormented with the desire to become rich quickly. Tillers of the soil turn their farms into building lots, and take ventures in cunningly-devised schemes of wealth—in mining companies, petroleum-companies, South sea-bubbles and railroad swindles. Money-brokers, insurance agents and "traveling merchants" crowd the business avenues. Every where men are running up and down, "prospecting," trading, borrowing and giving questionable notes. The restless people continually buy and sell or exchange, cyphering out a profit on each transaction. Economy is scouted, and magnificent expenditure applauded. New churches are built, towns "bonded," salaries are raised (or stolen,) and the old-fashioned means of salvation and worldly thrift despised; while over-reaching fraud, defalcation, peculation and bribe-taking are of frequent occurrence."

"The day of reckoning at last comes. A foreign debt has been contracted, which cannot be paid in high-priced goods. Specie, which has been quietly leaving the country, and has now become comparatively scarce, is still needed by the importing merchants. To supply the demand, the holders of circulating notes present them for redemption. The scanty store of the banks is soon alarmingly depleted. The locomotive's whistle, long unheeded, has now a terrible significance. Those joyous notes, finest work of the engraver's art, when once redeemed, are carefully locked up, and a rapid curtailment in all directions is begun. At a time when maturing paper to be provided for is most abundant, when business is most expanded, and the wants of trade greatest, discounts are refused, and the accepted medium of exchange is largely withdrawn. For every dollar paid in specie, the banks find it needful to retire five or ten in their own notes, always doing as much in that way as their customers can bear without breaking. Distrust follows, depositor's become alarmed, and reports of failures fill the air. In anticipation of a "suspension," every one wants to exchange bank-credit for gold on the same day. The upshot is a panic, and grown men behave like a crowd of children trying to escape from a school-house on the cry of fire. Fortunes melt away, and a whole community goes down in bankruptcy, the effects of which are felt in the remotest corners of the land."

While it is true that the mechanic and general laborer are the most intense and immediate sufferers from a great financial revulsion, and a constant loser from a depreciated and a plethoric currency, it is no less true that the same causes are discouragingly depressing upon the farming interests. To keep their foreign markets, a dollar here must be worth a dollar abroad. With large markets and rapid sales, they can better afford their produce at low prices, as a "nimble sixpence is always better than a slow shilling." But with our present debased

currency, they do not receive within 40 or 50 per cent. of the quotations of the price lists, and they, in common with all other classes, pay excessive prices for what they consume outside of their own productions. A sound currency will give all classes cheaper food and clothing, cheaper implements of industry and of nearly everything that they use, at a greater real profit than they can receive when dollars are depreciated and depreciating.

FOREIGN REPORTS.

The reports of the commissioners of foreign governments upon the condition of factory labor are interesting and instructive. They show that those governments are alive to the real interests of the working people, and determined to protect them against such abuses as endanger their lives and health from excessive labor, poor ventilation, poisonous materials, and other like influences.

The character of this controversy in England between employers and employed, is given in such a comprehensive form by a London correspondent of the New York Sun, that we give it as more satisfactory than voluminous extracts from the reports. It shows, in a clear light, some of the undercurrents that influence the question of nine hours or more for a day's labor, with the determination of the Home Secretary not to allow legislation to interfere with mere economic questions, but only those which pertain to life and health:

"More than ten years ago Mr. Factory Inspector Baker showed that, *in consequence of the increased speed of machinery*, the length of the working day was again becoming *excessive* for women and young persons, and he showed, moreover, that from various causes the mills in the different localities never worked full time all the year round, even in prosperous years, the average being, according to his calculation, under five days a week, and declared that the passing of a nine-hour act was but a question of time, and would be for the benefit of all con-

cerned. Nevertheless the bulk of the mill owners are not of the same opinion, although the builders, iron-workers, and others have, after severe contests, succeeded in establishing the nine-hour working day as the rule. That the mill owners are in earnest with their opposition and resistance, may be gathered from the fact that, at a private meeting of the Factory Occupiers' Association at Manchester, not long since, upward of £300,000 were subscribed as a fund to resist the agitation of the factory workers' unions. The points of the controversy between the contending parties are: On the part of the factory workers that ten hours and a half of monotonous and unremitting labor, even under the most healthy conditions, is a longer time than is consistent with the health of young persons between the ages of thirteen and eighteen, and of women generally of whatever age, and that the grievance had become more prominent since the adoption of the nine-hour system in other trades; that since the passing of the factory act of 1847, greater pressure has been put upon the work people; first, by each operative having to attend a larger quantity of machinery; second, by the machinery being driven at a greater speed; and third, by the use of bad material. The counter statement is to the effect that the adoption of the nine-hour system in other trades has been obtained without the aid of the legislature; that factory labor is very much easier than all other labor, and that, as a matter of fact, the women and children employed in factories do not suffer from their employment, as their bright and healthy appearance proves; that the increased amount of machinery is no hardship, since recent improvements have relieved the workers from much of the labor, care, and attention formerly required of them, and that these improvements have tended to make the machine run with fewer calls for exertion, and to make the motive power, with the minimum of intelligent direction, do what formerly called for great exertion.

"A special grievance is that of the weavers, who complain

that on account of the oversizing of the cotton warps, either to give weight or tenacity to bad material, a large amount of dust is given off in the weaving, to prevent which and breaking of the threads the atmosphere of the sheds is saturated with moisture to soften the warps. To this the owners reply that it is quite exceptional. They contend that the factory population is vigorous, in good health, and that owing to their light work, high wages, and superior food, the women and children in factories compare favorably with any section of the population, either urban or rural. The workers, on the other hand, insist that a steady degeneration is going on in the factory towns of Lancashire and Yorkshire, but that its progress is veiled by the continual immigration of new blood from the rural districts.

“The complacency of the government toward both sides was manifested last year, when, at the instance of the workers, Mr. Home Secretary Bruce conceded a medical inquiry into the sanitary condition of the factory workers, and in answer to a memorial from the associated factory owners, an inquiry about the hours of labor, rates of wages, and progressive increase of production in factories for the spinning and weaving of textile fabrics on the Continent. For the moment, the workers leave the economical question in the background, although they have never made a secret of it that they want to check over-production as much as anything else, the more so as within the last fifteen years a considerable diminution in the total number of persons employed in all textile manufactures has taken place, side by side with a constant increase of production, and a continuous increase of the number of women and children employed, to the detriment of adult males. The employers, on the contrary, desire to push the pocket question in the foreground, but they cannot get a favorable hearing. While Mr. Bruce consented to the inquiry demanded by the employers, he distinctly declared that as a minister he had nothing whatever to do with the question of production, but if it could be proved

that the factory hands were overworked, and that disease, death, or degeneracy resulted from such overwork, it would be his duty to step in, whatever the economical results might be.

"The result of the inquiries has been published within the last few days in two little blue-books—one, the medical report of Dr. Bridges and others, addressed to the Local Government Board; the other, sundry reports of her Majesty's secretaries of legation and embassy abroad. Dr. Bridges found that even in the newest and best mills the ventilation was exceedingly deficient, and that the average temperature in fourteen spinning rooms was in mid winter 84° Fahrenheit; in some mills there was no ventilation whatever. In these rooms the fathers and mothers of coming generations are reared. In the weaving sheds the average temperature was 62° , but the atmosphere choked with dust. Without entering into particulars, suffice it to state here that the English mill owners sell China clay for cotton, the clay being mixed with the size. One specimen of cloth weighing four pounds and a half contained one pound two ounces of size; another, weighing nineteen pounds, contained from five to six pounds of size, of which more than a third is clay. To make the villainous mixture stick to the threads and keep them pliable, jets of steam are turned into the sheds to keep the air hot and moist, but even then much of the clay rubs off in dust. The manufacturers state confidently that the clay dust can never reach the mouths of the weavers, as its own weight will bring it to the ground; but an examination of dust collected eight feet above the floor contained forty-three per cent. of clay, while the floor dust contained only thirty-eight per cent. Some mill owners cannot see why clay dust should kill a weaver and leave the man who digs it out of the ground to enjoy a long life. With regard to the saving of labor by improved machinery, Dr. Bridges is not sure whether the mill owners' purse or the workers' muscles get the benefit of it.

"Forty years ago, when the factory commissioners collected evidence, a mule spinning coarse yarns performed on an average of 1,700 stretches in a day of twelve hours; at present the average rate is 2,161 stretches in ten and a half hours. Then, counting spinners and piecers together, the average number of spindles to each was 152; now, in twenty-six separate mills, Dr. Bridges found the average number of spindles that had to be attended to number 562 to each, and the distance to be traveled by the piecer to have increased from nine feet to thirty. In the weaving department, then, the speed of the looms varied between 90 and 112 picks or throws of the shuttle per minute, a girl or woman minding two looms; now the picks vary between 170 and 200, one female minding four looms without assistance. What is said here respecting cotton applies in the main to all the other branches of the textile fabrics; in some instances the progress is even greater.

"Prevalent diseases among factory workers are chest diseases, but the doctors disagree. Of 171 medical practitioners, to whom a series of questions were addressed, only 51 agreed in their replies to one, and 101 in their replies to another question, namely, whether factory work increased the rate of infant mortality. Besides, the same questions were laid before the Bradford Medico-Chirurgical Society, whose members are of opinion that the ages of half-timers should be raised, and $4\frac{1}{2}$ hours a day is quite long enough for them. For young persons or grown-up women, they think $10\frac{1}{2}$ hours a day too long, and $9\frac{1}{2}$ hours quite sufficient for persons under twenty, but 8 hours would be still better. Married women they think ought to be reduced to half-timers. Mr. Ferguson, the certifying surgeon of Bolton, finds that the children of the mill population are getting steadily smaller for their age, and physically less able to do their work. To obtain accurate information about the children, Dr. Bridges selected five medical practitioners to examine children of various classes and in various places at the public

schools. There were about ten thousand children examined in all. The children employed in factories, and whose parents are also employed in factories, are inferior to the children of non-factory districts in height, weight, measurement round the chest and expansibility of the chest. The difference in height commencing at nine-tenths of an inch, at eight years old, increases to an inch and a-half at twelve years old. The difference in weight increases from half a pound to four and a quarter pounds during the same time. There is less difference between these and the children of factory districts not employed in factories and whose parents are not so employed; but the non-factory workers are superior in every respect, and the suburban factory children are superior to the urban factory children.

“The mortality of young women is enormously greater among the factory workers than among other people. In the iron districts, where women are not employed in trades, the annual number of deaths to 100,000 living between the ages of 15 and 45, varies between 708 and 840; in the factory districts it reaches as high as 1,393. But this does not tell the whole truth. The mortality of the factory workers proper is much greater, for in these numbers the factory workers are mixed with others, and simply swell the averages.

“The recommendations of the Commissioners are: 1. That the hours of labor for women and young persons be reduced to fifty-four a week. 2. To exclude children under nine or ten altogether. 3. To raise the age of half-timers from thirteen to fourteen years. 4. To extend the half-time system to the silk trade. 5. Restrictions of the employment of mothers suckling infants. An examination of children working full time in the silk mills of Macclesfield has proved that they are inferior in height, weight and measurement of the chest to the urban half-timers in the other mills.

“The reports from the Continent will not afford much conso-

lation to the employers to be used as a counterpoise against Dr. Bridge's Report. At the best place in Belgium—at Ghent—the hours are long and the wages small, but the quantity of work is in proportion to the pay. The mill that has the best (English) machinery requires double the number of hands to produce the same result in long hours as is produced by half the number in short hours in England, and there is one person employed in that mill for every forty-two spindles. In England, the average number of spindles per head of all the cotton workers exceeds eighty. The Belgian girl still only manages two looms, while the English attends to four, and the hand loom weaver yet ekes out a subsistence in competing with the power loom. Wages are about half what they are in England, yet the price of meat and bread is as high at Ghent as at Manchester. The reporter calls the mode of living of these poor people wretched. The information from Switzerland is not much different. Hours long, movement slow, wages low, and quantity of work to match. The Swiss power loom has only just managed to get a little over 120 picks a minute, and the hand loom weaver is yet in the land of the living. With such competition as Belgium and Switzerland can offer against England, the mill owners will never persuade the factory workers to give up the demanded nine-hour bill. The continental rivals of England—the foremost of them—are fully twenty years behind us in point of the productiveness of their labor, and the passing of a nine-hour law here will be the advent of a ten-hour law there, for which they have agitated as long as the English factory workers for nine. In point of productiveness, French factory labor is certainly superior to that of Belgium and Switzerland, but for some unexplained reason we have no reports from France. Perhaps it may be because wages there are higher than in other countries on the continent.”

HOURS OF LABOR.

The limitation of the hours of labor by the force of law, is a

subject discussed with increasing interest and some excitement, in this country as well as in Europe. The position taken by the English Home Secretary, that the government will not interfere with the economic side of that question, it is supposed, will be the position taken by the States of this country, whatever may be done by the Government of the United States in the employment of workmen in the *public service*. In Connecticut, as in England, the General Assembly has the right, it is believed, and will exercise it, at discretion, to interfere for the protection of life and health, where it is demonstrated by medical and other scientific testimony, that more than ten or even eight hours' labor per day is destructive to the health, especially of certain classes, as females, married or unmarried, and children below the age of 14 or 15 years; and has the right, and will exercise it, to exclude altogether from factory or other continuous labor, such persons as are of too tender age to be thus engaged; and will insist that such persons shall have so much education at the schools as will properly prepare them for future citizenship.

For the mature and robust, the question of the daily or weekly hours of labor is a question to be arranged on mutual and friendly terms between the employer and employed, without legislative compulsion. When the law-making power interferes between these two classes for the purpose of controlling or interfering with the private business of either, touching the abstract question of profit and loss, or demand and supply, it would exercise a prerogative not in accord with the principles upon which our republican system of government is founded. The right is conceded to interfere for the protection and education of children; for the protection of the health of all citizens by insisting upon proper ventilation, proper drainage, proper fire escapes, full protection by proper flues, fans and other means, against poisonous chemicals; protection against accidents to life and limb, from exposed and needless proxim-

ity of machinery, reckless exposures from weak scaffoldings, weak foundations, dangerous blasting, dangerous excavations, and the numerous other careless exposures to which the people, particularly laborers, are more or less subjected in their daily avocations. When these things are neglected in a free State, it is simply evidence of a retarded civilization, and withal, an unprofitable policy. These remarks, regarding hours of labor, are not intended to be of strict application to governmental works, but rather to private enterprise. It is within the discretion of the government to construct its works by contract, or by day labor, and to fix the hours of such labor for its own employees. That question has a large scope, and it is perhaps needless to discuss it here, as it is not the practical one before us.

The national eight-hour law has been for a few years in operation, but seems not to give satisfaction to either party in interest; on the part of workingmen, because so much labor is performed by contract and contractors make the best terms with the laborers they can; and there is therefore a clashing of interests or a continued friction between the two classes, and constant complaint against the government. We regret that we are not able in this report to present more facts upon the operation of the national eight-hour law, although as before said, it is not the practical question before us. It is full of difficulty. The skilled and unskilled workmen cannot reasonably stand upon an equal footing, either in respect to hours of labor or compensation, and yet the latter often claim equal consideration with the former.

It will be seen by our statistical tables that the average longest working hours in CONNECTICUT are in our woolen and cotton mills, and that the average in both is not far from sixty-six hours a week, or eleven hours a day, which is a long and wearisome toil for any class. The employers give as a reason that they cannot run their machinery on short time without greater loss than would appear from a mere arithmetical calculation.

This subject of the hours of labor is attracting much interest and feeling at this time in our larger cities. In New York, meetings of workmen, largely attended, have recently been held and resolutions adopted expressing the sentiments of the members. At one of them communications were read giving notice that in other places resolutions would be passed demanding "the removal of the government architect and other government officials, for having practically nullified the eight-hour law by introducing the contract system into the government works."

At a meeting held in the city of New York on Saturday, the 2d of May, 1874, the following resolutions were adopted. It will be seen that the last resolution is the key to the others:

Resolved, That we deem the reduction of the hours of labor indispensable under the existing condition of the masses to their social, physical and intellectual elevation.

Resolved, That as supply and demand regulate the market value of labor, and as we concede to the employers the right to secure labor without restriction, we reserve an equal right to dispose of our toil as we deem best, whether by an increase of wages commensurate with the cost of the necessities of life, or by the reduction of the hours of labor commensurate with the over-crowded condition of the labor market.

Resolved, That as we produce as much by eight hours' labor as the wants of the community require, we deem any attempt on the part of the employer to force us back to the old system of labor as an attempt to increase the difficulties under which we live by compelling us to produce more than enough, and to remain idle while the surplus of labor is slowly consumed.

At a meeting of carpenters in the same city the following resolutions were unanimously adopted.

Resolved, That we do hereby protest, and will in every fair and honorable manner resist, the introduction of the ten-hour system, it being in violation of the law, and an injury to the working classes.

Resolved, That it is to the interest of all classes to have a settled standard of the hours of labor, it being proved by experience that reducing the hours of labor tends to improve the social and moral condition of the working masses, and gives unemployment to our surplus labor, which otherwise would be an unjust tax on the community.

Resolved, That we, the operative carpenters of the city of New York, pledge ourselves to resist the intended infringement on the eight-hour system, and will continue fighting for the principle until it is finally established all over the United States.

We doubt not that in due time these matters will take care of themselves, without legislative interference, except as regards the working hours of woman and children, as before stated.

In regard to general labor, the right of both parties to name their own terms, can hardly be denied. The cultivation of mutual good will, it is believed, will subserve the interests of both better than angry contention, although the natural law of supply and demand must, after all, be the great regulator of wages and hours of labor.

The laws of Connecticut are very few touching the question of labor. We have however what is called an "Eight-Hour Law," approved June 28, 1867, in the following words:

"SEC. 1. Eight hours of labor done and performed in any one day, by any one person, shall be deemed a lawful day's work, unless otherwise agreed by the parties; *provided*, that this law shall not affect in any manner existing contracts.

"SEC. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

"SEC. 3. This Act shall take effect on and after its passage."

The above act has had no particular effect upon previously existing relations between the workingmen and their employers. The whole question is therefore left as before, to the mutual agreement of the parties.

The law providing for a mechanics' and builders' lien gives to the mechanics engaged in the construction of buildings a security peculiar and exclusive over all other creditors, except those who have mortgage liens of prior date. This favor to mechanics, and even lumbermen, is against the general policy of the law, which aims to put all creditors on an equal footing, and in case of insolvency to divide assets of debtors equally among all just claimants. But the beneficent effects of the mechanics' lien law is generally conceded, and there is no

expressed wish to disturb it, for the reason that builders are peculiarly exposed to the effects of the miscalculations and frauds of building contractors. For the same reason boarding house keepers are allowed a lien upon the baggage of their guests.

The other act concerning labor is found on page 534 of Revised Statutes of 1866, and is entitled "An Act to encourage the Importation of Laborers." The first section allows persons coming into the country to pledge their wages to pay advances for their transportation here, and makes the contract as binding as though made within the State, and also ratifies similar contracts made by parents in behalf of their children, and by married women with the assent of their husbands.

Sec. 2 provides that advances made for expenses under contract shall be a lien upon the wages of the immigrant, wherever earned and from whomever due.

Sec. 3 provides the mode of enforcement of the lien allowed in section 2.

Sec. 4 gives to employers in other states, the right under certain circumstances, to enforce their lien in this state under certain limitations and conditions, as if they were citizens of this state.

[The above act is similar in its objects and some of its details to the Act of Congress approved July 4, 1864.]

The other principal law of this state touching labor is on page 264 of the Revised Statutes, 1866; section 122, and is in these words:

"Every person, who shall by himself, or in combination with others, threaten, or use any means to intimidate any workman in the employ of any person or corporation in this State, with the intent by such threats and intimidation, to cause such workman to leave such employ, shall be punished by a fine, not exceeding one hundred dollars, or by imprisonment in a common jail not exceeding six months, or by such fine and imprisonment both."

The right to combine for an advance of wages or a reduction of the hours of labor, can hardly be questioned by reasonable minds, but the right by threats or other means, to intimidate any man who may dissent from the terms of any combination, is denied; and by no process of reasoning can it be justified.

It will be seen from what has been recited that the laws of CONNECTICUT, touching the labor question, have been very few, and they are not of vast consequence, except as they relate to the care of and education of children in factories. That in the opinion of this Bureau further enactments will be needed, will be inferred from what we have said of their necessity. The general character of such as we would recommend, are set forth in substance, with, of course, the proper modifications in some of the British Factory Laws herewith appended.

ENGLISH LAWS

RELATIVE TO

SANITARY MATTERS, DANGEROUS MACHINERY AND ACCIDENTS.



We are indebted to the Fifth Annual Report of the Massachusetts Bureau for a brief digest of English laws relative to Sanitary matters, and to dangerous machinery and accidents. They indicate the necessity of Legislation wherever there are dangers and exposures of a similar character.

SANITARY MEASURES.

“Every factory to which the Act applies should be kept in a cleanly state, and be ventilated in such a manner as to render harmless, so far as is practicable, any gases, dust or other impurities generated in the process of manufacture, that may be injurious to health, and no factory shall be so overcrowded as to be dangerous or prejudicial to the health of the persons employed, and in every factory where grinding, glazing or polishing on a wheel, or any other process, is carried on, by which dust is generated and inhaled by the workmen to an injurious extent, if it appears to any Inspector of Factories, that such inhalation could be to a great extent prevented by the use of a fan or other mechanical means, it shall be lawful for the inspector to direct a fan or other mechanical means of such con-

struction as may from time to time be approved by one of Her Majesty's Principal Secretaries of State, to be provided by the occupier of the factory within a reasonable time.—27 and 28 Vic.; 48 s. 4, and 30 and 31 Vic., c. 103 s. 9, and *sch.*, par. 10.

“In order to prevent the requirements of this Act as to Sanitary Regulations in a factory being infringed to the detriment of the occupier by the willful misconduct or willful negligence of the workmen employed therein, the occupier may make special rules for compelling the observance amongst his workmen of the necessary conditions, and to annex to any breach of such rules a penalty, not exceeding one pound.”—27 and 28 Vic. c. 48, s. 5, and 30, and 31 Vic. c. 103, s. 9.

“The special rules shall not be valid until they have been approved by one of Her Majesty's principal Secretaries of State, and it shall be the duty of the Inspector of Factories of the district to certify copies of such rules when required to do so, which copies shall be evidence of such rules, and of their having been so approved.”—27 and 28 Vic., c. 48, s. 5, and 30 and 31 Vic. c. 103, s. 9.

“Printed copies shall be hung up in a legible condition in two or more conspicuous places in the factory, and a printed copy shall be supplied to any person employed in the factory who may apply for a copy.”—27 and 28 Vic., c. 48, s. 5, and 30 and 31 Vic., c. 103, s. 15.

“The occupier of a BLAST FURNACE or IRON MILL may, subject to the above regulations, make special rules for compelling the observance of the Act among his work-people.”—30 and 31 Vic., c. 103, s. 15.

DANGEROUS MACHINERY AND ACCIDENTS.—

“Every fly-wheel directly connected with the steam-engine or water-wheel, whether in the engine house or not, and every part of a steam-engine and water-wheel, and every hoist or

teagle, near to which CHILDREN or YOUNG PERSONS are liable to pass or be employed, and all those parts of the mill-gearing with which CHILDREN and YOUNG PERSONS and WOMEN are liable to come in contact, either in passing or in their ordinary occupation in the factory, must be securely fenced; and every wheel-race must be fenced close to the edge; and the said protection to each part must not be removed while the parts required to be fenced are in motion.”—7 *Vic.*, c. 15, ss. 21, 73, and 19 and 20 *Vic.*, c. 38, s. 4. “The Secretary of State is authorized, upon cause being shown, to modify this enactment.”—30 and 31 *Vic.*, c. 103, *sch. par.* 24.

“Where notice in writing is given by an inspector or sub-inspector, that any part of the mill gearing or machinery, or any driving strap or band, or any grind-stone worked by power, appears to him to be dangerous, and likely to cause bodily injury to the workers in the factory, and ought to be immediately fenced, or to be securely fixed as regards a grind-stone, the occupier must, within fourteen days, securely fence or fix the same, or make application for referring the question of fencing or fixing to arbitration, and with the least possible delay appoint an arbitrator; and if the decision in the arbitration be that it is necessary and possible to fence or fix such mill-gearing, machinery, strap, or grind-stone, or band, the occupier must fence in accordingly, and at all times keep the same so fenced.”—7 *Vic.*, c. 15, s. 43; 19 and 20 *Vic.*, c. 38, ss. 5, 6; and 30 and 31 *Vic.*, c. 103, s. 10.

“No CHILD, YOUNG PERSON, or WOMAN can be allowed to clean any mill-gearing while it is in motion; and no CHILD, YOUNG PERSON or WOMAN can be allowed to work between the fixed and traversing part of any self-acting machine, while the latter is in motion.”—*Vic.*, c. 15, s. 20.

“If any accident shall occur in a factory, which shall cause bodily injury to any person employed, so as to prevent the per-

son injured from returning to his work before nine o'clock the following morning, a written notice thereof must be sent within twenty-four hours of such absence to the Certifying Surgeon."—7 *Vic. c. 15, s. 22*. "In BLAST FURNACES and IRON MILLS it shall not be necessary to report an accident, unless the injured person has been prevented from returning to his work for forty-eight hours after the accident, after which time the actual employer of the person so injured shall report the absence to the occupier of the factory."—30 and 31 *Vic., c. 103, Sch. par. 19*.

"The Certifying Surgeon is required to investigate the nature and cause of such bodily injury, and to report thereon to the Inspector; and for this purpose the Surgeon has the same power as an Inspector; may enter any room to which the injured person has been removed."—7 *Vic., c. 15, s. 23*.

"A Secretary of State may empower an Inspector to direct an action to be brought on behalf of the person injured, for the recovery of damages."—7 *Vic., c. 15, s. 24*.

"The damages are to be paid to the person injured, or for his use and benefit, in such manner as may be approved by the Secretary of State."—7 *Vic., c. 15, s. 25*.

PENALTIES.—"The Court, having jurisdiction under the Factories Extension Act, 1864, may, in addition to, or instead of inflicting any penalty in respect of neglect of sanitary provisions, make an order directing that within a certain time to be named in such order, certain means are to be adopted by the occupier for the purpose of bringing his factory into conformity with this Act; the court may enlarge any time specified by the order; but any non-compliance with the order of the court shall, after the expiration of the time as originally limited or enlarged by subsequent order, be deemed a continuing offence, and to be punishable by a penalty not exceeding one

pound for every day that such non-compliance continues.”—27 and 28 *Vic.*, c. 48, s. 4.

“If a person suffers bodily injury in consequence of the occupier having neglected to guard any thing required to be securely fenced, or having neglected to fence or keep fenced any part of the machinery, or any driving strap or band, which he shall have received from an inspector or sub-inspector, a notice to fence (which remains uncanceled), the occupier is liable to a penalty of from ten to one hundred pounds, which may, except in Ireland, be applied for the benefit of the injured person or otherwise, as the Secretary of State may determine.”—7 *Vic.* c. 15, ss. 43, 60; and 14 and 15 *Vic.* c. 93.

“Every person making, giving, signing, countersigning, counterfeiting, or making use of any Certificate authorized or required by these Acts, knowing the same to be untrue, or wilfully making or wilfully conniving at the making any false or counterfeited certificate, or any false entry in any register, or any other account, paper or notice required by this Act, and every person wilfully making and signing a false declaration on any proceedings under this Act, is liable to a penalty of from five to twenty pounds, or to be imprisoned for any time not more than six months.”—7 *Vic.* c. 15, s. 63.

“The penalty for any offence against the Factory Acts, for which no specific penalty is provided, is from two to five pounds.”—7 *Vic.* c. 15, s. 64.

“Every penalty, when received, if not otherwise specially appropriated, must, (except in Ireland) be applied, under the direction of the Secretary of State, in support of the day-schools for the education of children employed in factories.”—7 *Vic.* c. 15, s. 66; and 14 and 15 *Vic.* c. 93.

“Failing to observe the requisite sanitary conditions in the factory as required by the Act, renders the occupier liable to a

penalty not exceeding ten pounds nor less than three.”—27 *and* 28 *Vic. c. 48, s. 4.*

“Penalties under the 27 *and* 28 *Vic. c. 48*, including penalties for breach of a special rule, are recoverable, and to be applied in support of the day schools as under the Factory Act.”—27 *and* 28 *Vic. c. 48, s. 7.*

NOTE.—“Mill gearing comprehends every shaft, whether upright, oblique or horizontal, and every wheel, drum, or pulley by which the motion of the first moving power is communicated to any machine appertaining to the manufacturing process.”—7 *Vic. c. 15, s. 73.*

EDUCATION AND EMPLOYMENT

OF

YOUNG PERSONS AND CHILDREN.



On this subject there is little danger of *too stringent* legislation ; nor do we believe that there will be any serious opposition from any considerable body of employees to such enactments as will most certainly tend to prevent the over-working of the young, male or female. The fact has been made apparent to us, that the violation of the present and former laws in regard to the schooling and employment of young persons, has been owing more to the cupidity and ignorance, and sometimes pecuniary necessities of parents, than to any other cause. They are desirous of obtaining as large a revenue as possible from every member of the family, regardless of age or capacity ; and they often make it a condition with employers, that they shall engage all or none. A stringent enactment, affecting both the contracting parties, will alone prevent existing abuses in this regard. It would seem that the Act of 1872, regarding the working and schooling of young children, ought to be sufficient. But it is not. It allows the working of children, male or female, as young as eight years of age, and even younger, the only condition being that they shall have a certain amount of schooling in each year. A vague impression exists in the State and out of it, that no child can be legally employed in Connecticut who is under fourteen years of age, when in fact there is no limitation whatever as to the age in which a child may be engaged in daily toil. Children eight years of age have

been known to appear at their factory work in the early morning with their eyes scarcely opened through want of sufficient sleep for their health and comfort. Societies for the prevention of cruelty to animals have been incorporated in several States, and are justly popular with the people, and yet in an enlightened and generous State like Connecticut, such wrongs to humanity as we have just described, are tolerated. If this Bureau can do no more than awake new and serious attention to these wrongs upon children and cause them to be righted, it will have done no little service to them and to the public.

The injury to the health of *female* children by protracted hours of labor demands the most earnest consideration of the General Assembly. Even those having but a slight knowledge of the anatomy and physiology of the human organization are well assured that such young persons are to be treated as very tender plants by those who would preserve their health and general constitution from injury and premature decay, and their future offspring from a like fate. It is the opinion of many who have given this branch of the labor question much thought and study, that no female should be compelled to toil at factory work continuously until she has reached the age of eighteen or twenty, or in other words, until her organization is fully developed. If this be a just and well-founded opinion, surely it is the height of cruelty, as well as the blindest policy, to allow them to waste their health and strength in the period of mere childhood. The effect of such toil as we deplore is already well demonstrated by the English surgeons and physicians in the extracts to be found in the preceding pages from the British reports. The health of these young persons should be guarded with as much vigilance, to say the least, by the General Assembly, as their education.

In November, 1873, we addressed to each Secretary of the Board of School visitors of every town in the State a copy of the accompanying letter, and out of 166 thus mailed, enclosing a stamp and envelope for a reply, we have had 106 returned.

We print herewith our circular and such portions of our numerous answers as we have thought might prove of interest.

Dear Sir:—One of the objects of this Bureau being to gather statistics relating to the education of children employed in manufacturing and mechanical establishments in Connecticut, we respectfully ask the favor at your hands of furnishing us with such information as you may be able to give bearing upon the subject. Accompanying this letter, four special questions will be found, and we will thank you for replies to same.

By giving your attention to this circular at your earliest convenience, you will afford information of value to the people of this State, and will oblige,

Yours very respectfully,

JAS. F. BABCOCK, *Chief,*

CHAS. C. COMMERFORD, *Deputy.*

1st. Are children under ten years of age, employed in manufacturing or mechanical establishments in your city or town? If so state, as near as you can, the number.

2nd. Are children, between ten and fifteen years of age, who have not received the schooling required by law, employed in such establishments? If so, please give the number and other full information as possible.

3d. Are there any "Half-Time" schools in your city or town, for the education of employee's in such establishments?

4th. Have you "Evening schools" established for such a purpose?

D. N. HODGE, of Danbury, answers: "Some effort has been made to induce employers to see that children in their employ receive the schooling required by law. The employers, generally, are willing to comply, but are frequently deceived by parents and children. There are about twenty-five children known to us who have been employed without having received the required schooling."

JNO. H. RUSSELL, of Haddam, writes: "Our acting school visitor informs me that about twelve children are employed in manufacturing establishments in this town, but that seven of this number have already commenced going to school, and the other five are to begin on the 1st of January, 1874.

A. E. DENISON, of Plainville, replies: "We have labored to have our manufacturers conform to the provisions of the statute in respect to schools, and they seem disposed in general so to do."

H. L. HALL, of Wallingford, writes: "For two or three years past, private evening schools have been sustained here for several months during the year for the schooling of factory children in addition to the requirement of law."

S. M. FENNER, of South Woodstock, writes: "I think not more than six children in town were kept from school in consequence of laboring in any mechanical or manufacturing business."

H. R. BURRINGTON, Superintendent Schools, Windsor Locks, writes, "I think there are about thirty children out of school who work in factories; I cannot give the exact number. The schools here have only been under my charge about seven months, consequently. I shall be better prepared to give information when fully conversant with all such facts."

JNO. DAY FERGUSON, of Stamford, writes: "A few children within the limits of the "second question" have been employed at the——— mill, in this town, but the agents inform us that such employment was without their knowledge, and that it is their intention to comply with and enforce the law. It is difficult to give the number exactly; perhaps twelve."

———, of Thompson, writes: "In this town we have 245 c children between the ages of four and sixteen, who do not attend school at all, and the most of them reside within one school district. Their parents are Canadian French, many of whom seem perfectly willing to allow their children to grow up in ignorance."

H. R. HARDING, of East Lyme, writes, "In reply to your letter, asking for information relating to the employment of children in this town by manufacturing establishments, contrary to law, I regret to say that some few were found so em-

ployed, but upon assurances that the statutes would be complied with on the 1st of January next, I have, on this promise, let the matter rest."

M. DE FOREST, Jr., of Middlebury, writes: "I will simply remark that in my opinion, reliable replies to the above questions will be difficult to get from voluntary correspondents, though they might be perfectly willing and obliging. The reason is, that reliable information of any sort requires personal effort and perseverance, and in such a case as this, a great deal of time, where the field is any way extensive."

J. W. FAIRBANKS, principal of Center School, Norwalk, writes: "The directors of manufacturing establishments undoubtedly intend to comply with the law, but in my opinion the matter should be investigated. I think quite a good many could be found who have not received the schooling required by law. There are no evening schools, but great need of something of the kind. Should be happy to give you any information bearing upon this subject, though it is very difficult to obtain definite knowledge without considerable time being spent in thorough inspection of manufacturing establishments."

———, of Hampton, writes: "We have about twenty or more Irish families in this town, most of them owners of our poorer farms, whose children attend the district schools quite regularly. I wish your Bureau much success in this important work. Our cotton mills, and other establishments that employ numbers of children and youths of foreign parentage, especially need to be looked after. I am satisfied that in Plainfield, where I resided for three years, the laws on this subject were not duly regarded. The fault is perhaps more with the ignorant and sordid parents than with the manufacturers. If the penalty of the Statutes were visited on some of the violators, making them a warning example to others, it might do good."

DUDLEY B. MCLEAN, of Hartford, writes: "In reply to the questions contained in your Circular, I would say that at the

present time we have but one manufactory in town in which children are employed. One of the foremen in that establishment has been a member of the District Committee for two years and has been active in carrying out the laws in regard to this matter."

GELON W. WEST, of Rockville, writes: "I have delayed answering the questions contained in your Circular, in order to obtain the benefit of the returns of the several district committees, who have carefully canvassed the whole town. From their returns I do not find that any children under eleven years of age are employed in any of our mills. The whole number of children in Vernon who, during the past year, have attended no school in consequence of having been kept at work, (chiefly in factories) is seventy-seven. Of these, a very few range from eleven to fourteen years of age, and the balance are returned as fifteen years old. We have no "Half-Time Schools," but I occasionally hear of private evening schools for employees, but can give no definite information in regard to them. I have no knowledge of any child under ten years of age being employed in any manufacturing or mechanical establishment in Vernon, and believe that none are employed, although some parents who are over-anxious to get their children into the mills, will represent them as being older than they actually are. This is particularly the case in many families where the children arrive at the age of twelve or thirteen years. Many children of these ages are represented by their parents to be over fourteen. However, as compared with the whole number, such instances are few, but still too many."

MILO HOTCHKISS, of Berlin, (Kensington Parish), writes: "There are several children of that description (between ten and twelve years of age) employed in my own neighborhood. The employers wish to know when the year in which they should attend school commences. We had no copy of the law in our district, and could not decide. They wish to have another difficulty solved. They have a woman and her boy

from the town house, who are just able to live by constant work in the shop. Is it advisable or customary to make exceptions of such cases? An early reply is desired. We shall return the Circular as soon as we arrive at the necessary facts. The employers are friendly to the law and will see that the children are in school.

L A W S

OF CONNECTICUT AND OTHER STATES CONCERNING THE EDUCATION AND EMPLOYMENT OF CHILDREN.

A brief digest of the laws of the States below named, regulating the education and employment of children, are herewith subjoined. For some of them we are indebted to the Massachusetts Report.

CONNECTICUT.—In the general act concerning education, approved July 5, 1872, are found all the important provisions relating to the education of children employed in factories.

SEC. 1 requires all parents and others having charge of children to bring them up in some honest calling, and to cause them to be instructed in reading, writing, English grammar, geography and arithmetic, and to attend a public or private day school at least three months in each year, six weeks of which shall be consecutive, or be instructed at home, on conditions named.

SEC. 2. No child under the age of fourteen years shall be employed by any person to labor in any business whatever, unless such child shall have attended some public or private day school, where instruction was given by a teacher qualified to instruct in orthography, reading, writing, English grammar, geography and arithmetic, at least three months of the twelve next preceding any and every year in which such child shall be so employed; and any person who shall employ any child contrary to the provisions of this section, shall forfeit for each offence a penalty of one hundred dollars to the treasury of the State.

SEC. 3. Every parent, guardian, or other person having control and charge of any child, between the ages of eight and

fourteen years, who has been temporarily discharged from employment in any business, in order to be afforded an opportunity to receive instruction or schooling, shall send such child to a public or private day school for the period for which such child may have been so discharged, unless the physical or mental condition of the child is such as to render such attendance inexpedient or impracticable.

SEC. 4. It shall be the duty of the State's attorneys in their respective counties, and the grand jurors in their respective towns, to inquire and make presentment of all the offences against the provisions of the preceding sections; and any person who shall violate any of said provisions except those of section second, shall be punished by a fine of five dollars, payable to the treasury of the town in which he resides for every week (not exceeding thirteen weeks in one year) during which he shall have failed to comply with any of said provisions.

SEC. 5. It shall be the duty of the school visitors, in every town, once or more in every year, to examine into the situation of the children employed in all manufacturing establishments in such town, and ascertain whether all the provisions of this chapter are duly observed, and report violations thereof to one of the grand jurors of the town.

Other sections of the law provide for further supervision of the education of children, for the arrest of truant children, the disposal of vagrant and stubborn children, &c., &c.

MASSACHUSETTS.—No child under the age of ten years shall be employed in any manufacturing or mechanical establishment within this Commonwealth, and no child between the ages of ten and fifteen years shall be so employed, unless he has attended some public or private school, under teachers approved by the school committee of the place in which such school is kept, at least three months during the year next preceding such employment: provided, said child shall have lived within the Commonwealth during the preceding six months;

nor shall such employment continue unless such child shall attend school at least three months in each and every year; and provided that tuition of three hours per day in a public or private day school, approved by the school committee of the place in which such school is kept, during a term of six months, shall be deemed to be the equivalent of three months' attendance at a school kept in accordance with the customary hours of tuition; and no time less than sixty days of actual schooling shall be accounted as three months, and no time less than one hundred and twenty-five days of actual schooling shall be deemed an equivalent of six months.

No child under the age of fifteen years shall be employed in any manufacturing establishment more than sixty hours in any one week.

Any owner, agent, superintendent, or overseer of any manufacturing establishment, who shall knowingly employ, or permit to be employed, any child in violation of this law, and any parent or guardian who allows or consents to such employment, shall for such offence forfeit the sum of fifty dollars.

MAINE.—No child can be employed or suffered to work in a cotton or woollen manufactory without having attended a public school, or a private one taught by a person qualified to be a public teacher, if under the age of twelve years, four months; if over twelve and under fifteen years of age, three months of the twelve next preceding such employment each year. A certificate, under oath, of such teacher, filed with the clerk or agent before employment is to constitute the proof of such schooling.

Any owner, agent, or superintendent of such manufactory, for each violation of the provisions of the law, forfeits fifty dollars, to be recovered by indictment, one-half to the prosecutor, and the other half to the town where the offence was committed, to be added to the school money. Superintending school committees may inquire into such violations, and report them

to a county attorney, who, on reception thereof, is to prosecute therefor.

No person under the age of sixteen years is to be employed by any corporation more than ten hours of a day. Any person violating this provision, forfeits one hundred dollars, one-half to the town where the offence is committed, and the other to the use of the person employed, to be recovered by indictment.

NEW HAMPSHIRE.—No child under fifteen years of age shall be employed in any manufacturing establishment, unless he shall have received twelve weeks' schooling in the same year, and no child under twelve years of age, unless he shall have received six months schooling in the same year.

RHODE ISLAND.—No minor under the age of twelve years shall be employed in or about any manufacturing establishment, in any manufacturing process, or in any labor incident to a manufacturing process.

No minor under the age of fifteen years shall be employed in any manufacturing establishment in this State, unless such minor shall have attended school for a term of at least three months in the year next preceding the time when such minor shall be so employed; and no such minor shall be so employed for more than nine months in any calendar year.

No minor who has attained the age of twelve years, and is under the age of fifteen years, shall be employed in any manufacturing establishment more than eleven hours in any day, nor before five o'clock in the morning, nor after half-past seven o'clock in the evening.

Every owner, employer or agent of a manufacturing establishment, who shall knowingly and wilfully employ any minor, and every parent or guardian who shall permit or consent to the employment of his or her minor child or ward, contrary to the provisions of this law, shall be liable to a penalty of twenty dollars for each offence, to be recovered by complaint and warrant, one-half thereof to the use of the complainant, and the

other half thereof to the use of the district school of the district in which such manufacturing establishment shall be situated ; or, if in the city of Providence, to the use of the public schools of said city.

Labor performed in any manufacturing establishment, and all mechanical labor during the period of ten hours in any one day, shall be considered a legal day's work, unless otherwise agreed by the parties to the contract for the same.

PENNSYLVANIA.—Labor performed during a period of ten hours on any secular day in all cotton, woolen, silk, paper, bagging and flax factories, shall be considered a legal day's work, and no minor shall be employed in or about any of said factories until he or she shall have attained the age of thirteen years. If any owner or employer of or in any such factories, or his or their agent, shall wilfully or knowingly employ any minor below the age of thirteen years, the person or persons so offending shall pay a penalty of fifty dollars for every such offence, to be sued for and recovered by any person suing for the same, as other debts of like amount are now by law recoverable ; one-half of the same to belong to the person suing for the same ; and the other half to the county in which the offence was committed. No minor who has attained the age of thirteen years, and is under the age of sixteen years, shall be employed in any such factories for a longer period than nine calendar months in any one year, and who shall not have attended school for at least three consecutive months within the same year ; and any owner or employer of or in any such factories offending against the provisions of the law, shall be liable to the same penalty provided in the law relative to minors under thirteen years of age. No male or female operative under the age of twenty-one years shall, under any contract, be employed in cotton, woolen, silk, flax, bagging or paper manufactories in the Commonwealth, for a longer period than sixty hours in any one week, or more than an average of ten hours a day during

the same period. If any person shall knowingly employ, or any parent or guardian consent to the employment of any male or female operative under the age of twenty-one years, and proof be made thereof before any alderman or justice of the peace in the ward, borough or district, where such offence is committed, he, she or they so employing such operatives, or consenting thereto, as aforesaid, shall for every such offence, forfeit and pay the penalty of not less than ten nor more than fifty dollars, and full provision is made for the recovery of the penalty. All the ward, borough and township constables are authorized and required, and it is made their duty to attend to the strict observance of the law, when complaint shall have been properly made to them of the violation of the same.

ENGLAND—*Power of Inspectors*.—Every inspector and sub-inspector has power to enter any factory where any person is employed therein, and any school in which children employed in factories are educated, and to take with him the certifying surgeon and any peace officer, and to examine every person whom he shall find in such factory or school, or whom he shall believe to have been employed in a factory within two months next preceding. And every person who shall refuse to be examined or who shall refuse to sign his name or affix his mark to a declaration of the truth of the matters respecting which he shall have been examined, or who shall conceal or prevent any person from appearing before or being examined by an inspector or sub-inspector, or who shall prevent or delay the admission of an inspector or sub-inspector to any part of a factory or school, is liable to a penalty of not less than three nor more than ten pounds. Every inspector and sub-inspector may summon offenders and witnesses. Every inspector and sub-inspector will produce a certificate of his appointment, if required.

Registration.—No person under eighteen years of age can be employed in any factory until his or her name has been registered.

Surgical Certificates.—No person under sixteen years of age can be employed without a surgical certificate. The inspectors are empowered to appoint certifying surgeons. A surgical certificate for each person under sixteen must be obtained before employing the person for whom it is required, except that when all surgical certificates for a factory are granted by the appointed certifying surgeon, persons may be employed without a surgical certificate for seven working days, or, where the certifying surgeon resides more than three miles from the factory, for thirteen working days. No surgical certificate can be granted except on personal inspection of the person named therein, and no certifying surgeon can issue a surgical certificate elsewhere than at the factory where such person is to be employed, unless for special cause allowed by an inspector. Certifying surgeons refusing to grant a certificate must, when required, certify the reasons for such refusal.

Every inspector and sub-inspector may annul any surgical certificate if he shall have reason to believe the real age of the person named therein to be less than that mentioned in the certificate, or if the certifying surgeon of the district shall deem such person to be then of deficient health or strength, or by disease or bodily infirmity incapacitated for labor, or liable to be injured by continued employment.

The inspector or sub-inspector must give to any person demanding it a requisition entitling him on payment of one shilling, to a certified copy of the register of the birth or baptism of the party whose surgical certificate has been refused or annulled, except when a surgical certificate has been refused or annulled in consequence of deficient health or strength, or of disease or bodily infirmity.

No person under sixteen can be employed on proof of real age only.

The occupier is to pay the certifying surgeon, but cannot

deduct more than three pence from the wages of the person for whom any surgical certificate may have been granted.

In blast-furnaces and iron mills, the secretary of state may by order dispense with the provisions of the factory Acts relating to surgical certificates given by certifying surgeons, and substitute other regulations.

Employment of Children Under Thirteen Years of Age.—No child shall be employed on any Sunday, subject to modifications as regards blast furnaces.

No child under eight years of age can be employed.

No child under eleven years of age, shall be employed in grinding in the metal trades.

No boy under twelve years of age, and no female shall be employed in any part of a glass factory in which the process of melting or annealing glass is carried on.

No child can be employed before six in the morning or after six at night.

No child can be employed on any Saturday, after two in the afternoon for any purpose whatever.

No child can be employed more than six hours and thirty minutes in any day, and no child employed before noon shall be employed in the same or any other factory after one in the afternoon of the same day; except where young persons and women work only ten hours, and notice thereof has been given to the inspector of the district.

Children may be employed ten hours in any one day, on three alternate days of every week; provided such children be not employed in the same or any other factory on two successive days, nor after two on any Saturday; and provided such children attend school as required when so employed.

School Attendance.—The parent or person having any direct benefit from the wages of any child under thirteen, employed in a factory, must cause such child to attend school. Every

child must attend school for three hours, between eight in the morning and six in the evening, on every working day except Saturday. But any child attending school after one o'clock between the first Monday of November and the last day of February, is not required to remain in school more than two hours and a half. The non-attendance of every child is excused when he shall be certified by the schoolmaster to have been prevented by sickness or other unavoidable cause, and during any holiday or half holiday, authorized by law, or by consent in writing of the inspector, or when the school-room is situated within the outer boundary of the factory at which such child is employed, when such school shall be closed in consequence of the factory ceasing to be at work during the whole day.

When children are employed for ten hours on three alternate days, they must attend school for five hours between eight in the morning and six in the evening on each week day preceding each day's employment, except on Saturdays.

School Certificates.—The occupier of every factory in which a child is employed, must, on Monday, or other day appointed by an inspector, obtain a certificate, in the form required, that such child has attended school during the foregone week; and must produce such certificate when required; and must pay for the education of each child any sum the inspector may require, not exceeding two pence per week. The occupier may deduct from the wages payable to such child any sum he shall have been required to pay, not exceeding one-twelfth part of such weekly wages.

An inspector may annul a schoolmaster's certificate, if he is of opinion that such schoolmaster is unfit to instruct children, by reason of his incapacity to teach them to read and write, from his gross ignorance, or from his not having the books and materials necessary to teach them reading and writing, or because of his immoral conduct, or of his continued neglect to fill up and sign the certificates of the school attendance.

No certificate granted afterwards by such school master will be valid, unless with the consent, in writing, of the inspector. The schoolmaster or occupier of a factory, may appeal to the Secretary of State against such decision of the inspector.

Employment of Young Persons and Women.—No young person and no woman can be employed on Sunday, subject to modifications as regards blast furnaces.

No female shall be employed in any part of a factory in which the process of melting or annealing glass is carried on, or in grinding in the metal trades.

No young person, and no woman can be employed in any factory before six in the morning, or after six in the evening, except as hereinafter stated.

No young person, and no woman can be employed on any Saturday after two in the afternoon. But this enactment shall not apply to male young persons employed on day and night turns, changing every alternate week, or to women or female young persons whose hours of work have not exceeded eight hours in any day in any week. Between the thirtieth of September, and the first of April following, children, young persons and women may be employed; except on Saturday, between seven in the morning and seven in the evening, under the following regulations and conditions:

A notice of the intention so to employ children, young persons and woman, specifying the period—not being less than one month, during which they are to be so employed, shall be given to an inspector, and a notice in such form as shall be approved by the inspector and signed by the occupier or his agent, and by the inspector, shall be fixed up, and kept fixed up in the entrance of the factory; and during the period specified in such notice, no child, young person, and no woman can be employed before seven in the morning of any day except Saturday.

Meal Times.—At least one hour and a half must be allowed

for meals to every young person and woman, between half-past seven in the morning, and six in the evening. One hour at one time, or at different times, must be given before three o'clock. No child, young person or woman can be employed more than five hours before one o'clock, without an interval of thirty minutes. During the meal-times stated in the notice, no child, young person or woman can be employed in any factory, or be allowed to remain in any room where any manufacturing process is then carried on. All young persons and women must have the times for their meals at the same period of the day.

In the manufacture of glass, no child, young person or woman shall be allowed to take his or her meals in any part of the factory where the materials are mixed, or in the manufacture of flint-glass where the work of grinding, cutting or polishing is carried on.

Holidays.—No child, young person or woman can work in England or Ireland on Christmas Day or Good Friday, or in Scotland on any day wholly set apart for the sacramental feast. Children, young persons and women must have eight half-holidays besides, in every year, together or separately, each of which must comprise not less than half the day. Four of such half-holidays must be given between the 15th of March and the 1st of October. No cessation from work is to be deemed a half-holiday unless notice thereof shall have been fixed up on the previous day in the entrance of the factory. During such half-holidays no child, young person or woman can be employed in the factory. But this enactment shall not apply to male young persons employed in day and night turns, changing every alternate week.

Penalties.—Any person convicted of having employed any person contrary to the provisions of the Factory Acts, or of having employed a child without a certificate from a school master, where required, such person, not being the parent, or hav-

ing the direct benefit from the wages of such child, is liable to a penalty of from two to five pounds.

The parent, or person having the direct benefit from the wages of any child or young person employed in any manner forbidden by the Factory Acts, or who neglects to cause such child to attend school, is liable to a penalty of from five to twenty shillings for each offence.

Modifications.—The Secretary of State, upon proof to his satisfaction, that the customs or exigencies of any trade require the modification of some of the ordinary regulations, may issue an order declaring certain regulations which have been provided by law to be legal in any particular factory or class of factories. These regulations, or modifications of general enactments, apply to cases where the nature of the work is an exception to the rule; to meal-times, and to the law prohibiting the eating of meals in the factory; to holidays, etc.; but do not affect the principle underlying the rules laid down by the statute.

Prussia.—The Prussian laws do not allow children under twelve years of age to work in factories; then six hours a day until they have completed their fourteenth year, and ten hours a day after that till they have completed their sixteenth year.

France.—Children from eight to twelve years of age may be employed eight out of the twenty-four hours. There is no system of supervision. The law only applies to manufactories and establishments in which machinery by mechanical power is used in its workshops, where more than twenty persons are employed.

Switzerland.—Children, as a rule, are obliged to attend school from the age of six or seven up to fifteen or sixteen: after they have attained a certain age, the hours of study are gradually reduced, in order that they may begin to assist their families and earn a livelihood; minute precautions are, nevertheless, adopted by the legislatures to insure their not being over-

worked by their employers, who are bound to afford them every facility to attend school at the regular hours, and likewise to grant them the necessary time to prepare their lessons. The enactments on this head are far more stringent in some cantons than in others ; in several, children cannot be employed in factories until they are thirteen, fifteen, and even sixteen years of age, when the longest term of studies prescribed in any one canton has been completed.

In the canton of Zurich, the authorities carry their solicitude for these classes even to the extent of compelling employers to allow apprentices and young workmen to attend the industrial schools during working hours, without subjecting them to any corresponding reduction in the amount of their wages for loss of time.

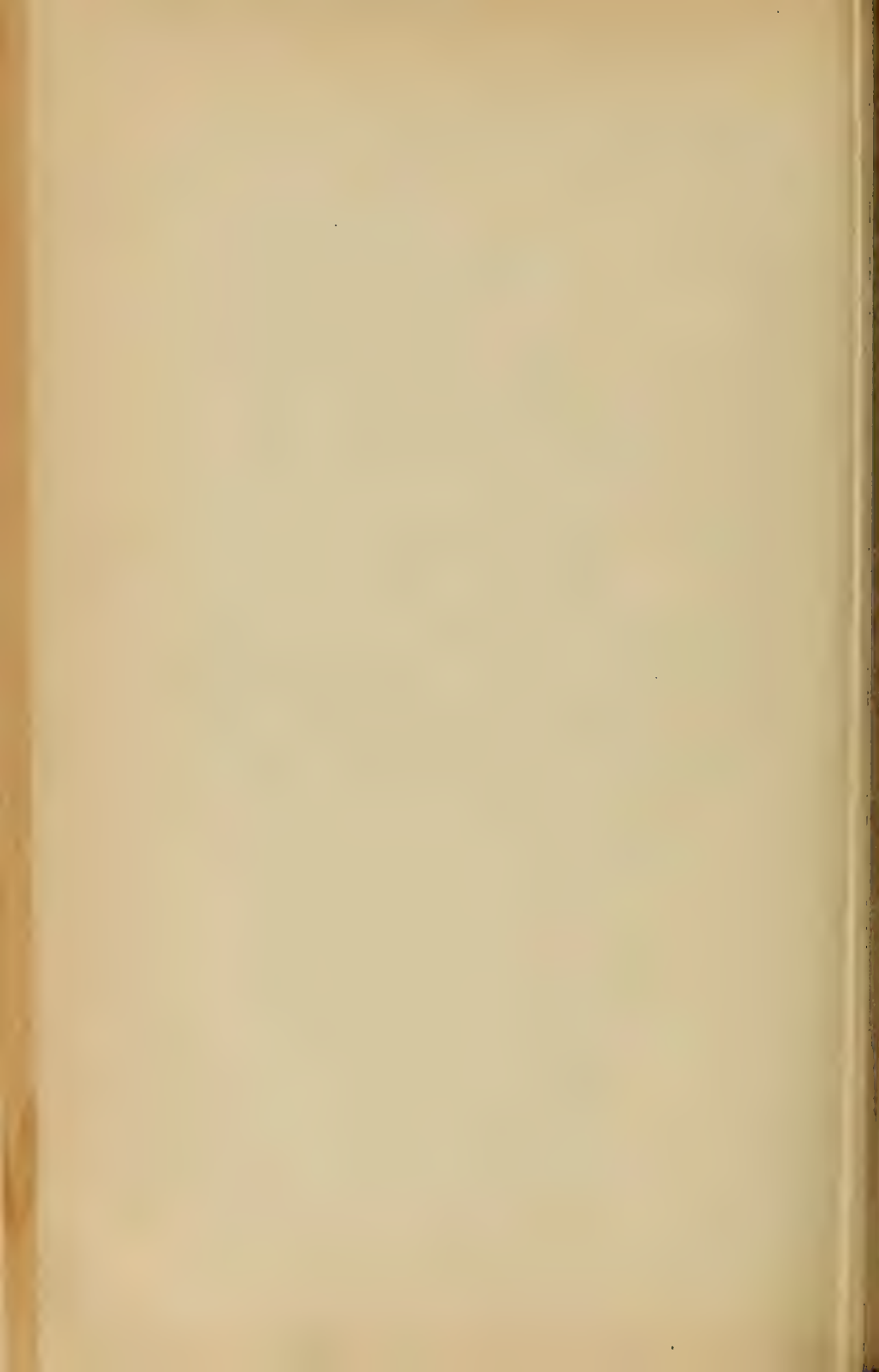
No means, however expensive, that experience and ingenuity can devise for the intellectual and theoretical development of the people, are left untried.

Belgium—Norway—Sweden.—In these countries education is compulsory, under laws of various scope ; but there are no special enactments relative to employment and co-education of operative children.

Other countries in Europe have recently made advancement in this direction, but nothing has been learned of value for comparative facts within the province of this report.

Part II.

AGRICULTURE.



STATISTICAL TABLES.

We confess our disappointment at not receiving more complete answers to the many blanks we sent through the State; and yet, when we compare the results of our labors in this direction with those obtained in Massachusetts during the first year of the organization of the bureau of that state, we have reason to be gratified, and to feel that a good beginning has been made in Connecticut.

In MASSACHUSETTS, the number of blanks sent to employers was	1,248
Number returned with replies,	217
Number returned without replies,	51
Number <i>not</i> returned,	980

In CONNECTICUT, number of blanks sent to employers was	2,774
Number of blanks filled,	747
Number of blanks not returned,	2,027

That is to say, number of filled blanks in CONNECTICUT, first year, 747, against 217 filled first year in MASSACHUSETTS. This speaks well for the promptitude of the Connecticut farmers, manufacturers and others, and for the interest which they appear to have taken in the subject. But we are satisfied from what has appeared, that these returns could be easily quadrupled in another year, and with more specific details.

The farmers have responded with much alacrity. Of the 272 blanks sent to them, they have returned, filled out, 104.

The numbers we give, by way of specimen, from a few other occupations, blanks sent out and number of blanks returned.

	Blanks sent out.	Blanks returned.
Agricultural implements,	15	2
Bolts and nuts,	3	2
Boot and shoe makers,	299	31
Boxes, paper,	6	3
Brass foundries,	49	13

	Blanks sent out.	Blanks returned.
Brick yards,	84	15
Button makers,	5	3
Carpenters and builders,	220	35
Clock makers,	7	2
Gas companies,	15	9
Hardware,	4	3
Hatters,	42	5
Hotels,	204	48
Iron foundries,	59	15
Knives, pocket and case,	10	7
Sewing machines,	6	2
Marble cutters,	28	5
Mills, woolen,	115	13
Mills, cotton,	112	24
Mills, twine,	1	1
Mills, shoddy,	1	1
Mills, twist,	1	1
Mills, silk,	23	10
Painters, house,	306	25
Pins,	5	3
Plumbers,	26	1
Printers,	27	8
Rubber goods,	4	3
Railroads, steam,	16	10
Railroads, horse,	8	7
Shirts,	31	9
Tailors,	203	60

The above quoted are some of the best of our returns, and, perhaps, as fair a proportion to the number sent out as we could have expected under all the circumstances. There were many trades from which we have received only a single return, and others, as before stated, from which we have received no reply. Those received and tabulated, however, will give a tolerably satisfactory average of the rate of wages and the cost of living. We think that there should be a discount from the rate of wages, for the reason that it is apparent that in some of the blanks returned from the mills, the salaries of the superintendents and clerks have been put into the list, and that in the average of the weekly or daily wages of the male operatives, these salaries have been included. In this year of experiments such mistakes were to have been looked for. We hope that fewer of them will occur hereafter.

AGRICULTURE.

The following questions, together with a tabular blank, were propounded to the representative farmers of the State. Their replies will be found in agricultural tables and sundry letters, from some of which letters we give such extracts as may be of interest :

QUESTIONS.

1. What are the wages, and how often paid, of farm laborers in your vicinity ?
2. In what kind of work are women employed, if at all ?
3. Are they ever employed in field work, as in Europe, and in what kind, if any, and in what months of the year, and how many hours per day ?
4. In what kind of work are children employed, if at all ?
5. Are they ever employed in field work, and of what kind, if any, and in what months of the year, and how many hours per day ?
6. Have children, so employed, opportunities for schooling at any season of the year ? If so, how many weeks, and how many hours per day ?
7. What are the working months of men laborers, and how many hours per day do they work in these several months ?
8. If not employed in farm work in any months of the year, in what kind of work do farm laborers find employment ?
9. What changes, if any, in the nationality of farm laborers have taken place in your vicinity within the past twenty-five years, and what is the predominant nationality ? Can you estimate the percentage of the native and foreign element.
10. Has agricultural machinery been introduced to any considerable extent in your vicinity ? And if yes, what has been its influence upon the numbers and wages of farm laborers.
11. Is such machinery owned by individual farmers, or by parties who make the use thereof a special employment ?
12. Is skilled agricultural labor increasing or decreasing ? And has the introduction of machinery rendered skilled labor of less or more value than before ?
13. Are there any farms in your locality abandoned or left to pasture that were formerly cultivated ?

FARM LABORERS.

HARTFORD COUNTY. WAGES OF FARM LABORERS—1873.

	Canton.	Bloomfield.	Marlborough.	Fairfield.	Lanesville.	Canton Center.	Rocky Hill.	Marlboro.	East Windsor.	Windsor.	Burlington.	Collinsville.	Average.
Exp'd hands in sum., per mon., with board	\$30.00	35.00	.....	25.00	30.00	25.00	25.00	25.00	30.00	32.00	45.00	20.00	29.27
“ “ “ without “	.....	.....	.....	.....	.....	45.00	52.00	.....	40.00	50.00	.....	.....	46.75
Exp'd hands in win., per mon., with “	20.00	25.00	.....	45.00	30.00	25.00	25.00	25.00	30.00	25.00	40.00	20.00	28.18
“ “ “ without “	.....	.....	.....	.....	.....	.....	.....	.....	.....	40.00	.....	.....	40.00
Ordinary hands in sum., per mon., with “	.....	.....	.....	.....	25.00	.....	.....	.....	.....	.....	.....	.....	25.00
“ “ “ without “	40.00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	40.00
Common laborers at other than farm work, per month, with board.	.....	20.00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20.00
Hours of labor per day—summer.....	12.00	.....	10.00	10.00	12.00	10.00	10.00	.....	10.00	14.00	10.00	.....	10.88
Hours of labor per day—winter.....	9.00	.....	7.00	.....	.....	.....	.....	.....	10.00	10.00	.....	.....	9.00
Children's schooling in weeks.....	16.00	20.00	26.00	.....	12.00	24.00	27.00	26.00	12.00	16.00	16.00	16.00	19.18
Hours per day at school.....	6	6	6	.....	.....	6	6	6	6	6	6	6	6
Naive.....	66	5	.....	25	5	.....	25	.....	1.25	1	6	.....	37
Foreign.....	33	5	.....	75	5	.....	75	.....	8.75	9	4	.....	63

FARM LABORERS.

LITCHFIELD COUNTY.

WAGES OF FARM LABORERS—1873.

LITCHFIELD COUNTY. WAGES OF FARM LABORERS—1873.		Watertown.	Washington.	Warren.	Salisbury.	New Milford.	Kent Plains.	Colebrook.	Bethlehem.	Bethlehem.	Bethlehem.	Bark- hamstead.	East Canaan.	West Goshen.	Litchfield.	Woodbury.	Norfolk.	Morris.	Colebrook.	Bethlehem.	Woodbury.	Corwall Hollow.	West Cornwall.	West Cornwall.	West Winsted	Average.
Ex'd. hands in sum. pr. m., with bd.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	52	38	38	45.00	33.00
“ “ winter “	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
“ “ sum, without bd.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
“ “ winter “	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Ord. hands in sum, pr. m., with bd.	\$30	30	20	18	25	25	25	30	20	26	...	25	20	30	18	25	25	30	20	...	21	...	35	25	21.90	
“ “ without bd.	52	45	...	...	50	45	...	...	35	52	52	...	35	52	52	...	...	...	...	35	39	26	...	...	43.93
“ “ winter, with bd.	...	...	...	...	...	...	...	...	...	...	26	...	...	...	...	...	...	...	...	...	...	...	...	...	35.00
“ “ without bd.	40	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	38.00
Com. laborers, at other than farm work, per month, with board.	20	25	...	...	25	...	...	15	...	18	...	20	...	...	...	20	16	20	...	...	...	...	...	...	20.45
“ “ without bd.	...	...	...	...	...	...	...	35	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	35.09
Hours of labor per day in summer.	10	11	...	12	12	12	...	12	12	12	10	10	12	10	...	12	...	10	10	10	12	...	10	12	11.05	
Hours of labor per day in winter.	...	...	...	...	...	10	...	...	10	10	...	...	...	...	...	10	...	10	...	...	12	...	10	...	10.28
Children's schooling in weeks.	16	1	16	13	30	13	13	30	13	13	...	26	26	20	13	20	13	26	13	13	16	13	16	16	17.63	
Hours per day at school	6	...	6	6	6	6	6	6	6	6	...	6	6	6	6	6	6	6	6	6	8	6	6	6	5.85	
Native	4	...	4	33	5	75	...	33	33	25	25	75	4	1	4	4	4	4	95	4	1	1	5	4.25	32	

FARM LABORERS.

NEW HAVEN COUNTY.

WAGES OF FARM LABORERS—1873.

	prospect.	Wallingford.	Wolcott.	Woodbridge.	Waterbury.	Southbury.	Oxford.	North Haven.	New Haven.	East Haven.	Naugatuck.	Mount Carmel.	Orange.	Madison.	Milford.	Middlebury.	Guilford.	Derby.	Cheshire.	Beacon Falls.	Hamden.	Average.
Experienced hands in summer, per month, with board.....		\$52							\$50	\$60 00			\$30									\$44 00
Experienced hands in summer, per month, without board.....									50													50 00
Experienced hands in winter, per month, with board.....									38	25 00												31 50
Experienced hands in winter, per month, without board.....									50													50 00
Ordinary hands in summer, per month, with board.....	\$25	\$30	\$25	\$30	\$20	\$23	\$20		32	50	\$36	\$20	25	\$30	\$25	\$30	\$30	\$20	\$30	\$25	\$20	26 60
Ordinary hands in summer, per month, without board.....			39	52	39	52	35		38	52 00	39	35			40				52			42 36
Ordinary hands in winter, per month, with board.....												25										25 00
Ordinary hands in winter, per month, without board.....																						
Common laborers at other than farm work, per month, with board.....				20											12	15	15	15		12	15	14 85
Common laborers at other than farm work, per month, without board.....																						
Hours of labor per day in summer.....	12	10	10	10	10	10	10		10	15	10	12	10	12	10	12	12					10.93
Hours of labor per day in winter.....	8	8	10	10	10	10	10		10	15	9	8		10	10	10	10					9.28
Children's schooling in weeks.....	13	94	24			16				12	40		30	30	15	12	12			30		25.21
Hours per day at school.....	6	6	6	6	6	6	6		6	6	6		6	6	6	6	6		6	6		6
Native.....	87.5	8	96	96	4	4	4	4	4	125	87.5	5	75	75	5	5	4	4	4	4	6	.55
Foreign.....	125	2	04	04	6	6	6	6	6	87.5	125	62.5	5	25	25	5	6	6	6	4	6.25	.44

FARM LABORERS.

TOLLAND COUNTY.

WAGES OF FARM LABORERS—1873.

	Stafford.	Rockville.	Unionville.	Columbia.	Coventry.	Mansfield Center.	Union.	Bolton.	Columbia.	Average.
Experienced hands in summer, per month, with board.....		\$45 50	\$45 50	\$30 00	\$30 00	\$25 00	\$30 00	\$30 00	\$25 00	\$32 68
Experienced hands in summer, per month, without board....		78 00	78 00	.....	78 00	.....	.....	30 00	.....	78 00
Experienced hands in winter, per month, with board.....		30 00	35 50	.....	.....	25 00	30 00	30 00	.....	30 10
Experienced hands in winter, per month, without board....		.....	26 00	.....	35 00	.....	.....	.....	.....	30 50
Ordinary hands in summer, per month, with board.....	\$26 00	25 00	25 00	.....	.....	.....	.....	.....	.....	25 38
Ordinary hands in summer, per month, without board.....	39 00	.....	.....	.....	.....	.....	.....	.....	.....	39 00
Ordinary hands in winter, per month, with board.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ordinary hands in winter, per month, without board.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Common laborers at other than farm work, per month, with board.....	.....	20 00	20 00	.....	.....	.....	25 00	24 00	20 00	21 80
Common laborers at other than farm work, per month, without board.....	.....	35 50	35 50	89 00	.....	.....	.....	.....	.....	37 25
Hours of labor per day, summer.....	11	10	10	10	10	10	12	10	10	10 33
Hours of labor per day, winter.....	8	.....	10	10	10	10	10	10	10	9 75
Children's schooling in weeks.....	12 to 15	24 to 30	16	16	16	.....	24 to 30	10	30	21 68
Hours per day at school.....	6	6	6	6	6	.....	.....	6	6	6
Native.....	.5	.75	.5	.95	.....	.67	.....	.....	.....	.67

FARM LABORERS.

NEW LONDON COUNTY.

WAGES OF FARM LABORERS—1873.

[illegible]

FARM LABORERS.

FAIRFIELD COUNTY.
WAGES OF FARM LABORERS—1873.

	Huntington.	Riverside.	Trumbull.	Fairfield.	Bethel.	Danbury.	Sandy Hook.	Redding Ridge.	Greenwich.	Weston.	Danbury.	Trumbull.	Average.
Experienced hands in summer, per month, with board.		\$10											\$10 00
Experienced hands in summer, per month, without board.		78											78 00
Experienced hands in winter, per month, with board.		40											40 00
Experienced hands in winter, per month, without board.													
Ordinary hands in summer, per month, with board.	\$18	25	\$25	\$25	\$25	\$25	\$18	\$20	\$25	\$26	\$25	\$30	23 91
Ordinary hands in summer, per month, without board.	39			52	52	52		52	40				47 43
Ordinary hands in winter, per month, with board.													
Ordinary hands in winter, per month, without board.													
Ordinary hands at other than farm work, per month, with board.											18	15	17 50
Ordinary hands at other than farm work, per month, without board.													
Hours of labor per day in summer.	10	10				10	10	10	10	10	10	10	10
Hours of labor per day in winter.	8	8				8	10	10	8	9	10	10	9
Children's schooling in weeks.	13	12	12	16		13			26	20			16
Hours at school per day.	6	5½	6	6		6			6	6			5 93
Native.	.4	.4	.75	.75	.25	.2	.25	.25	.25	.25	.6	.4	.41
Foreign.			.02										

FARM LABORERS.

MIDDLESEX COUNTY.
WAGES OF FARM LABORERS.—1873.

	Essex.	Killingworth.	Old Saybrook.	Middle Haddam.	Haddam.	Middlefield.	Average.
Experienced hands in summer, per month, with board.....							\$51 00
Experienced hands in summer, per month, without board.....		\$52 00	\$50 00				
Experienced hands in winter, per month, with board.....							
Experienced hands in winter, per month, without board.....							
Ordinary hands in summer, per month, with board.....	\$20 00		20 00	\$23 00	\$16 50	\$30 00	27 70
Ordinary hands in summer, per month, without board.....	52 00		40 00	35 00			42 33*
Ordinary hands in winter, per month, with board.....	20 00						20 00
Ordinary hands in winter, per month, without board.....	52 00						62 00
Ordinary hands at other than farm work, per month, with board.....						12 00	12 00
Ordinary hands at other than farm work, per month, without board.....							
Hours of labor per day in summer.....		10	10	10	10	10	10
Hours of labor per day in winter.....		8	8	8	8	8	8
Native.....		1	.833	.6	.5	.6	.71
Foreign.....			.166	.4	.5	.4	.29
Children's schooling in weeks.....			36				36
Hours per day of school.....			6				6

FARM LABORERS.

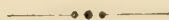
WINDHAM COUNTY. WAGES OF FARM LABORERS.—1873.

	Westford.	Canterbury.	Sterling.	Plainfield.	Brooklyn.	Danielsonville.	Scotland.	Scotland.	Thompson.	Woodstock.	Average.
Experienced hands per month, in summer, with board	\$60 00	\$45 00	.....	.....	.....	.....	.....	.....	.....	\$52 50
Experienced hands per month, in summer, without board	26 00	25 00	\$25 00	.....	.....	\$65 00	\$65 00	\$78 00	.....	69 33
Experienced hands per month, in winter, without board	52 00	.....	.....	.....	45 00	26 00	.....	25 33
Ordinary hands per month, in summer, with board	\$36 00	.....	25 00	23 00	\$25 00	30 00	.....	30 00	\$30 00	41 00
Ordinary hands per month, in summer, without board	39 00	.....	.....	.....	.....	.....	39 00	.....	.....	27 00
Ordinary hands per month, in winter, with board	39 00
Ordinary hands per month, in winter, without board
Common laborers, at other than farm work, per month, in winter, with board	22 00	.....	.....	.....	18 00	.....	.....	26 00	22 00
Common laborers, at other than farm work, per month, in winter, without board	32 00	.....	.....	.....	.....	.....	.....	.....	.....
Hours of labor per day, summer	12	.....	11	.....	12	12	12	12	11.83
Hours of labor per day, winter	10	10	10	.....	8	8	8	8	8.85
Children's schooling in weeks	20	.....	16	30	30	30	30	16	16	23.5
Hours per day at school	6	.....	6	6	6	6	6	6	6	6
Native375	.6	.....	.1	.857	.....	.4	.5	.25	.44
Foreign625	.4	.....	.9	.143	.....	.6	.5	.75	.56

FARM LABORERS-STATE.

WAGES OF FARM LABORERS, Estimated Proportion of Native and Foreign Population. Hours of Labor Summer and Winter, etc., etc. For the state.		Fairfield County.	New Haven County.	Middlesex County.	New London County.	Windham County.	Tolland County.	Hartford County.	Litchfield County.	Average.
Experienced hands in summer, per month with board.		\$10.00	44.00	....	....	52.50	32.63	29.27	45.00	40.56
do.	do. do. without do.	78.00	50.00	51.00	57.33	69.33	78.00	46.75	38.00	58.55
do.	do. winter, do. with do.	40.00	31.50	....	....	25.33	30.10	28.18	....	31.02
do.	do. do. without do.	....	50.00	....	39.00	41.00	30.50	40.00	....	40.10
Ordinary hands in summer, do. with do.		23.91	26.60	27.70	28.53	27.00	25.33	25.00	24.90	26.13
do.	do. do. without do.	47.43	42.36	42.33	39.50	39.00	39.00	40.00	43.93	41.69
do.	do. winter, do. with do.	....	25.00	20.00	27.50	....	....	....	35.00	26.87
do.	do. do. without do.	....	....	52.00	39.00	....	....	....	33.00	41.33
Com. lab'r at other than farm work per m., with do.		17.50	14.85	12.00	20.00	22.00	21.80	20.00	20.45	18.57
do.	do. do. without do.	....	....	....	....	....	37.25	....	35.00	36.12
Native—per cent.,.....		41	55	71	55	44	67	37	39	51
Foreign—per cent.,.....		59	44	29	44	56	33	63	61	49
Hours of labor per day, summer,.....		10	10.93	10	10.66	11.33	10.33	10.88	11.05	10.71
do.	do. do. winter,.....	9	9.23	8	8.88	8.85	9.75	9	10.28	9.13
Children's schooling, in weeks,.....		16	25.21	36	19.14	23.5	21.88	19.18	17.63	22.32
Hours per day at school,.....		5.93	6	6	6	6	6	6	5.85	5.97

AGRICULTURAL REPLIES.



We have sent blanks to 272 representative farmers in the State, asking for information regarding the monthly wages of agricultural laborers, &c. The tables on the preceding pages will show the result of our inquiries. 104 blanks have been returned to us, some of them with suggestions to be found below. The following is the number of blanks filled out by each county :

Tolland, - - 9	Fairfield, - - 12
New London, - - 9	Windham, - - 10
New Haven, - - 21	Hartford, - - 12
Middlesex, - - 6	Litchfield, - - 25

Blank No. 1, of Litchfield county, gives the following information: "I was brought up a farmer, but have learned that our eastern agriculturists cannot compete with the manufacturers in price of wages. The farmer can make nothing on the hired labor which he may be obliged to keep."

In answer to our question regarding the introduction of agricultural machinery, the opinion seems to be general, that the effect has been to diminish the number of laborers, and has been followed by increased wages.

Woman's labor is confined chiefly to house and dairy work, with occasional instances of employment at school-teaching, or becoming operatives in manufacturing establishments.

Children of farmers mostly enjoy the advantages of proper schooling.

In many sections, skilled agricultural labor seems to be on the decrease, whilst from a few localities our returns express the contrary opinion; but all concur that skilled labor commands higher wages than formerly. In districts away from

manufacturing enterprises, less land is cultivated than heretofore, owing to the advance in wages and the absence of a local market, &c. Portions of farms are therefore uncultivated and neglected.

We give a table of the wages in each county, according to the returns; and upon this basis we present a like table for the State. The native and foreign proportion of population is only *estimated* by farmers in various sections; consequently, this portion of the table is not reliable. In referring to the census returns for 1870, we find 15,376 natives in Connecticut against 3,558 foreign agricultural laborers:

N. K. HOLBROOK, Columbia, writes: "Not entire farms, but parts of those that were formerly cultivated are in bushes. The neglect of keeping up fences in rear lots has made this a necessity. The labor bestowed in furnishing wood for the engine takes the fence material and diverts the labor which used to claim especial attention. Farming in this town is conducted on a small scale. On many if not most farms, only the owner is found upon the premises, except perhaps occasionally a boy. In this way much cannot be expected. The high price of labor forbids investment as a paying operation,—added to this, the farmer has a western competition always looking him in the face, which operates as a discouragement. Under these circumstances, he does not care to be a producer much beyond his own consumption. At the same time, his *independence* must be duly acknowledged, for *poverty* seldom invests his dwelling. The most serious clog in his way is, that he can fix no reliable price for his products, whilst in the matter of exchange the seller or disposer of manufactured goods sets both prices. It is possible, in case of scarcity, that the farmer with low freightage may establish a living profit, but such times are few and far between. The labor question is the great question of the day, and, as farmers compose the larger class, their interest is deeply involved. So much doubt is mingled in the matter of

compensation, that capital seeks a more sure and paying investment. Young men ambitious for reward, shun a doubtful income, and when labor will only give three or four per cent on agricultural capital, Young America will not propose to invest."

L. S. WARNER, Lanesville, writes: "The cultivation of farms has decreased, and the raising of grain has been nearly abandoned; tobacco taking its place, to some extent. Unskilled labor is the curse of the farmer at this day, and sun-down and wages seem the rule rather than the exception. The 'I don't cares' are wonderfully prevalent, and go hand in hand with the 'I don't knows.' Skilled female labor for the kitchen was never at so low an ebb as at the present."

T. L. HART, West Cornwall, writes: "Many of our farms have been greatly improved within the last few years, owing to the information imparted by 'farmers' clubs.' These organizations have done much good, and are now stimulating our people to set trees along the highways, and the advice is being pretty generally followed, for it advances the cash value of our farms in every instance."

NORRIS HOLCOMB, Bloomfield, writes: "I am sorry to see so many of our young men leaving the farm, which is the great industry of our country, and one which cannot be safely neglected. No industrious and skilled farmer need go into bankruptcy. As the result of his own well-directed labor, independence is assured him, while nine out of ten who leave it for a more genteel business often fail. A farmer, to be successful, needs good judgment and he must adapt the right crop to the right soil, and use the proper manure or fertilizer. He must keep the best stock within his means and be careful to make the proper crosses. Some farmers can accomplish more work, attain better results and seemingly not work as hard as others. This may be attained by all in the exercise of good

judgment and a thorough knowledge of the pursuit in which they are engaged."

ABNER LANE, Killingworth, writes: "Parts of farms are growing up to bushes and pasturage. Bushes, rocks, and the want of manure, have caused many of our young men to leave here and try the more fertile West. Most farmers do their own work, as they cannot make a saving by hiring at the present price of labor. The price of labor is higher in proportion to other things than it was previous to the late war."

H. V. WELTON, Waterbury, writes: "Skilled agricultural labor is decreasing and the demand is now small, simply because wages are so much higher than farm produce, (with possibly the exception of hay) that farmers cannot afford to hire; consequently very little grain is raised, as the crop would not pay the laborer's wages. Formerly, when grain brought as much as now, better laborers could be hired at fifty cents and sixty cents per day, of twelve hours instead of ten or less. As a result, farm fences and buildings are going to decay, and many fields are left to pasture or are growing up to bushes and briars. I know of no farms except in the vicinity of some village, that would bring as much as new fences would cost, at the present prices of labor."

SAMUEL C. WILDMAN, Danbury, writes: "Many farms in this locality have been abandoned and our hills, where once roamed thousands of sheep and cattle, are now covered with wild vines and weeds. Forty years ago such was not the case; cause—high price of skilled labor."

DENNIS TUTTLE, Madison, writes: "The farms in this town are mostly small and the amount of hired farm labor is very inconsiderable. Most of our farmers either assist each other when work is to be hurried, or pay for such assistance. I presume that there are not more than twelve or fifteen farm hands employed for the season in this town."

JOHN T. ROCKWELL, West Winsted, writes: "Farms with us are mostly used for grazing and worked by the proprietor with but little outside help."

D. M. LANE, Huntington, writes: "Our farm lands are mostly of a poor quality; consequently we cannot afford to employ much hired help, if it could be obtained. Most of our laborers like factory work better, and were it not for agricultural machinery we should be unable to get our work done."

E. KINGSBURY, Coventry writes: "Almost our entire population work at farming and but a small amount of labor is hired. Farmers feel that they cannot make it profitable to keep help at the present price of labor. Very few children are hired by the month, though quite a number are employed, and receive board, clothing and schooling as compensation."

HON. T. S. GOLD, West Cornwall, writes: "As to prices and number of laborers employed, I can only speak for myself. Farm laborers are paid at any time as the season advances, using care as far as possible not at any time to pay in advance, but we do not settle up until the period of service expires. I pay as follows:

- No. 1. Irishman, \$100 per year and board.
- No. 2. Irishman, \$35 per month, without board.
- No. 3. German, \$35 " " " "
- No. 4. German, \$40 " " " "
- No. 5. Scotchman, \$30 " " " "
- No. 6. American, \$21 " " and board.
- No. 7. American, \$450 per year, and board.
- No. 8. German, (20 years old) \$21 per month, and board.
- No. 9. Irish, (16 years old) \$17 per month, without board.
- No. 10. American, (Irish parents) 14 years old, \$10 per month, without board.
- No. 11. Irish woman, domestic, \$10 per month and board.
- No. 12. German woman, for dairy work of about two hours daily, \$70 per year, without board.

"Most of this help is employed by the year. We also employ help in the house for washing, &c.—American or foreign women—at seventy-five cents per day, and board. I employ no

farm laborers by the day. Children are employed in all kinds of light work and errands; during the summer working in the fields all day except meals. They have during the winter from sixteen to twenty weeks' schooling of six hours daily. Men laborers when not at farm work are employed at wood-chopping ten hours daily. In this town the percentage of foreign population is about sixty per cent. German, and increasing. The introduction of labor-saving machinery by individual farmers has tended to lessen the number of laborers, but has proportionately increased the price of wages. Few farms are abandoned, those being out of the way and fit only for pasture."

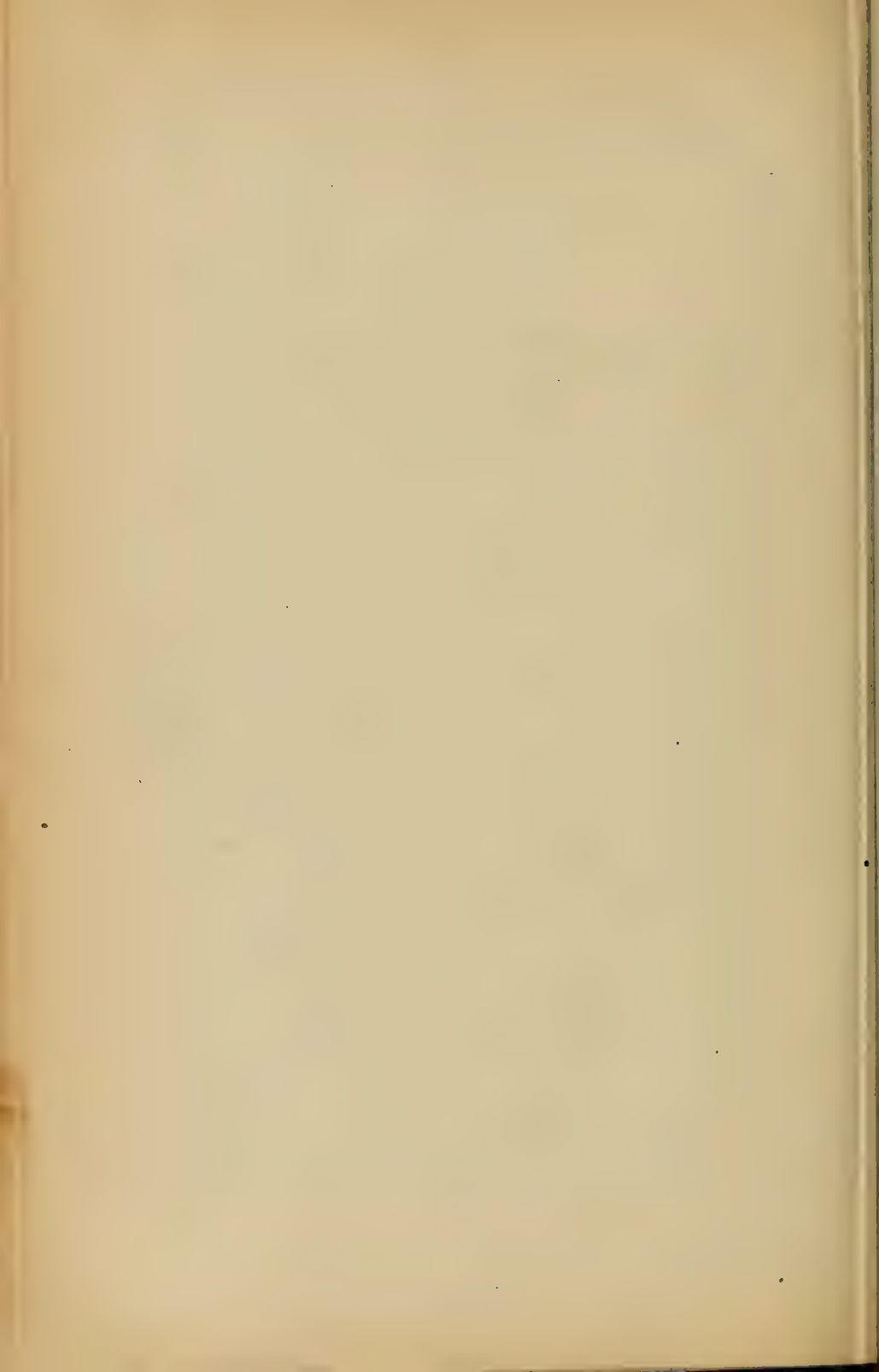
The subjoined tables, from the United States Census of 1870, will present additional information in relation to agriculture and its products, that are within the reach of comparatively few persons:

FARMS IN CONNECTICUT.

COUNTIES — 1870.	NUMBER OF FARMS.								
	Of all sizes.	Under three acres.	Three, and under ten.	Ten and under twenty.	Twenty, and under fifty.	Fifty, and under one hundred.	One hundred, and under five hundred.	Five hundred, and under one thousand.	One thousand and over.
Fairfield.....	3,836	9	242	512	1,407	1,151	514	.....	1
Hartford.....	4,693	11	348	649	1,453	1,364	863	5	.....
Litchfield.....	3,850	7	173	221	691	1,250	1,497	11	.....
Middlesex.....	1,848	15	219	315	670	410	219	.....	.....
New Haven.....	3,413	7	292	479	1,144	921	667	3	.....
New London.....	3,161	10	212	334	766	906	926	7	.....
Tolland.....	2,119	12	99	217	654	680	457	.....	.....
Windham.....	2,588	.....	131	210	648	856	743	.....	.....
Total.....	25,508	71	1,716	2,937	7,433	7,538	5,786	26	1

FARM PRODUCTS.—CONNECTICUT, 1870.

COUNTIES.	PRODUCTS.									
	Tobacco, pounds.	Wool, pounds.	Peas and beans, bushels.	POTATOES.		Wine, gallons.	DAIRY PRODUCTS.			Hay, tons.
				Irish, bushels.	Sweet, bushels.		Butter, pounds.	Cheese, pounds.	Milk sold, gallons.	
Fairfield - - - -	190,047	15,256	849	515,128	64	9,564	850,201	29,511	1,490,841	78,950
Hartford - - - -	5,530,209	25,925	337	450,158	125	1,754	1,301,352	103,436	697,320	95,615
Litchfield - - - -	1,048,569	51,759	71	319,497	70	625	1,617,650	1,307,306	2,301,717	109,415
Middlesex - - - -	609,327	13,644	727	176,231	105	2,112	404,620	10,610	77,430	39,882
New Haven - - - -	103,562	24,751	2,066	510,580	429	7,031	804,246	28,261	366,040	73,971
New London - - - -	10,000	64,738	5,766	331,466	26	647	803,406	95,613	389,643	66,441
Tolland - - - -	531,399	21,530	1,486	189,403	1	5,114	386,763	80,671	69,490	40,320
Windham - - - -	5,685	36,526	1,736	297,431	47	567	517,509	375,696	260,778	58,734
Total - - - -	8,528,798	254,129	13,088	2,789,894	867	27,414	6,716,907	2,031,194	6,238,259	563,328



FARM PRODUCTS—CONNECTICUT, 1870.

PRODUCTS.

COUNTIES—1870.	SEED.		Hops.	Flax.	Flax Seed.	SUGAR.	MOLASSES.		BEES.	
	Clover.	Grass.					Sorghum.	Maple.	Wax.	Honey.
	Bushels.	Bushels.	Pounds.	Pounds.	Bushels.	Pounds.	Gallons.	Gallons.	Pounds.	Pounds.
Fairfield.....	40	162	16	.....	.....	80	574	.....	217	5,175
Hartford.....	.....	.....	800	.....	.....	5,565	201	.....	171	4,794
Litchfield.....	.....	64	.....	.....	8	8,360	8	31	25	1,764
Middlesex.....	4	70	86	300	.....	134	2,035	.....	140	2,512
New Haven.....	12	9	40	.....	.....	.....	3,724	.....	110	3,983
New London.....	68	544	44	.....	.....	17	290	.....	447	9,016
Tolland.....	3	96	4	.....	1	50	.....	.....	108	1,667
Windham.....	1,598	3,525	14	.....	.....	20	.....	137	108	3,247
Total.....	1,725	4,471	1,004	300	4	14,206	6,832	168	1,326	32,158

FARM PRODUCTS-CONNECTICUT, 1870.

LIVE STOCK

COUNTIES-1870.	Value of Live Stock.	Horses.	Milch Cows.	Working Oxen.	Other Cattle.	Sheep.	Swine.	Mules and Asses.
Dollars.	No.	No.	No.	No.	No.	No.	No.	No.
Fairfield.	2,670,137	5,652	14,214	5,255	9,978	6,082	8,200	18
Hartford.	3,238,387	7,062	16,657	5,742	13,282	8,009	9,645	36
Litchfield.	3,484,593	6,076	22,514	6,482	17,477	17,824	7,232	11
Middlesex.	1,040,338	1,838	5,081	3,938	5,502	4,735	2,869	6
New Haven.	2,284,658	4,752	10,841	5,050	9,203	8,591	6,648	35
New London	2,144,297	3,916	13,116	5,711	10,775	20,565	7,560	48
Tolland.	1,112,221	2,401	6,452	3,436	6,244	7,902	3,851	18
Windham.	1,548,925	3,228	10,064	3,995	7,023	10,175	5,978	18
Total,	17,545,038	34,935	98,889	39,039	79,485	89,884	5,983	190

PRODUCTS.

Spring.	Winter.	Rye.	Indian Corn.	Oats.	Barley.	Buckwheat.
Bushels.	Bushels.	Bushels.	Bushels.	Bushels.	Bushels.	
821	12,991	46,457	285,683	172,452	727	21,843
218	6,240	69,387	217,502	119,335	383	17,203
766	6,056	50,444	239,900	257,606	1,909	27,561
182	5,659	17,101	85,481	40,382	478	7,751
157	4,201	56,868	234,331	106,372	7,726	17,039
99	265	16,846	247,302	174,300	5,539	17,506
253	626	15,860	101,721	76,574	1,883	17,123
89	21	16,094	161,414	167,574	7,752	22,109
2,085	36,059	289,057	1,570,364	1,114,595	26,453	143,155

Part III.

COST OF LIVING.

COST OF LIVING,—

NAME OF ARTICLES.	Bethel.	1— Brookfield.	2— Brookfield.	Darien.
Wheat flour, superfine, per bbl.....	\$11 50	\$9 00	\$9 00	\$10 00
Wheat flour, extra family, per bbl....	10 50	10 50	10 50	12 00
Rye flour, per pound.....		4	3	5
Corn meal, per hundred weight.....	1 40	1 80	1 75	2 00
Fresh beef, roasting pieces, per pound..	18	18	20	25
Fresh beef, soup pieces, per pound....	12	4	3	10
Corned beef, per pound.....	12	10	12	18
Veal, fore quarter, per pound.....	8	14	12	
Veal, hind quarter, per pound.....	9	18	20	
Veal cutlets, per pound.....	22	22	25	
Mutton, fore quarter, per pound.....	25	10	10	15
Potatoes, per bushel.....	1 00	75	70	1 00
Rice, per pound.....	13	10	13	12
Beans, per peck.....	1 00	75	80	1 00
Milk, per quart.....	8	5	6	8
Tea, good black, per pound.....	1 00	75	1 00	1 00
Coffee, green, per pound.....	25	30	35	
Coffee, roasted, per pound.....	30	45	45	40
Sugar, brown, per pound.....	12	10	10	
Sugar, yellow, C, per pound.....	12½	11	11	10
Sugar, coffee, B per pound.....	13	13	12	11
Molasses (New Orleans), per gallon....	90	85	90	1 00
Molasses (Porto Rico) per gallon.....	80	75	75	90
Syrup, per gallon.....	1 00	1 00	1 25	1 00
Soap, common, per pound.....	10	15	12	10
Coal, per ton.....	9 00	8 00	8 00	8 50
Wood, hard, per cord.....	8 00	9 00	8 00	
Wood, soft, per cord.....	6 00	5 00	6 00	
Oil, coal, per gallon.....	35	30	40	40
Shirtings, brown, 4 4, per yard.....	12½	14	15	12
Shirtings, bleached, 4-4, per yard.....	16	18	18	16
Sheetings, brown, 9-8, per yard.....	14	15	15	
Sheetings, bleached, 9 8, per yard.....	16	17	18	
Cotton flannel, per yard.....	25	20	20	25
Tickings, per yard.....	25	30	30	25
Prints, per yard.....	12	12	12	10
Delaines, per yard.....	18	15	18	
Boots, men's, calf, per pair.....	9 00	4 00	4 50	10 00
Boots, women's, per pair.....	4 00	2 50	2 50	
Boots, children's, per pair.....	1 00	1 75	1 50	1 00-8 00
Tenements, four rooms, per month....	8 00	4 00	6 00	4 00
Tenements, six rooms, per month.....	10 00	5 50	8 00	6 00
Board, men's, per week.....	5 00	5 00	5 00	5 00
Board, women's, per week.....	3 50	4 00	7 00	3 50

—FAIRFIELD COUNTY.

Easton.	Fairfield.	New Canaan.	Norwalk.	Redding.	Stamford.	Average.
\$8 00-10 00	.....	\$8 00-10 00	\$12 50	\$8 00-12 00	\$9 50	\$9 62 1-2
10 00-12 00	\$12 00	10 00-12 00	11 50	11 00-12 00	11 00	10 37 6-13
5	5	.....	5	5	6	04 3-4
1 70-1 80	2 25	.....	3 00	2 00	3 00	2 07
16-18	20	18-22	16-20	15	.....	18 5-6
6-12	10	5-15	3-5	8	.....	7 2-3
.....	13	.....	8-16	12	.....	12 5-8
.....	15	.....	14	14	.....	12 5-6
.....	20	.....	20	16	.....	17 1-6
.....	25	.....	25	18	.....	22 5-6
.....	.....	.....	14	15	.....	14 5-6
70-80	75	1 00	1 25	1 00	1 00	90 5-11
12	12	.....	12	10	10	11 5-9
.....	50	80-1 00	1 00	75	1 20	88
5-8	6	8	10	6	.....	7
1 00	1 00	50	75	80-1 00	1 00	89 1-11
40	.....	35	.....	.....	25	31 2-3
30	50	.....	43	30-45	38	39 3-5
8-9	10	10	10	9	10	9 4-5
11	11½	11	10½	10	10½	10 1-10
12	12	11	11	11	11	11 7-10
90-1 00	1 00	90	90	85	1 00	92 8-11
70-80	80	.....	85	80	60	77 1-2
1 00-1 25	1 25	.....	1 00	1 00	1 25	1 10
10	10	8	7	9	7	9 4-5
6 00	5 50	9 00	8 00	10 00	.....	8 00
6 00	8 00	8 00	10 00	6 00	.....	7 87 1-2
4 00	6 00	6 00	9 00	4 00	.....	5 75
40	25	30-40	30	35	.....	34 1-2
12-15	.....	12	12½	12	14	13 1-10
14-20	.....	12-20	16	10-18	18	16 1-3
.....	.....	.....	20	14-25	15	16 6-7
.....	.....	.....	22	14-25	19	18 3-7
20-30	.....	12-30	25	14-25	30	22 7-12
.....	.....	16-35	30	16-30	20	24 7-10
9-12	.....	8-12	10	10	11	9 9-11
.....	.....	12-20	18	22	15	17 1-4
.....	6 00	.....	5 00-10 00	4 00-5 00	.....	6 38 8-9
.....	2 00-3 75	.....	2 00-5 00	2 00	.....	2 96 7-8
.....	1 00-2 25	.....	50-3 00	1 00-2 00	.....	1 90 10-11
.....	.....	.....	12 00-14 00	.....	5 00	7 28 4-7
.....	.....	.....	15 00-18 00	.....	6 50	9 78 4-7
5 00	5 00	5 00-7 00	6 00	6 00	.....	5 40
4 00	4 00	.....	5 00	6 00	.....	4 62 1-2

COST OF LIVING,

NAME OF ARTICLES.	1—Branford.	2—Branford.	Beacon Falls.	1—Cheshire.	2—Cheshire.
Wheat flour, s'fine, p. bbl.	\$13 00	\$10 00	\$12 00	\$12 00	\$12 00
Wheat flour, ex. fam. p. bbl.	11 00	12 00	9 00-10 50	11 50	11 00
Rye flour, per pound.....	05	04½	03½-04	04	05½
Corn meal, per hund. wt..	1 80	1 60	1 15	1 80	1 85
Fresh beef, roast. p's, p. pd.	20	.....	14-18	20	20
Fresh beef, soup p's, p. pd..	05-06	.....	09	06	10-12
Corned beef, per pound....	10	.....	11-14	10	10
Veal, fore quarter, p. pd..	12	.....	.....	16	14
Veal, hind quarter, p. pd..	18	.....	.....	.....	18
Veal cutlets, p. pd.	25	.....	.....	.....	25
Mutton, fore quarter, p. pd.	10-12	.....	.....	.....	16
Potatoes, per bushel.....	60	75	1 25	90	1 00
Rice, per pound.....	09	12	10	10	12
Beans, per peck.....	90	1 00	75	80	50
Milk, per quart.....	07-08	08	08	08	08
Tea, good black, p. pd....	60	75	1 00	75	75
Coffee, green, per pd.....	37	30	55	33	40
Coffee, roasted, per pd....	25-45	45	40	40	30-35
Sugar, brown, per pd....	08-09	10	09	10	10
Sugar, yellow C, per pd....	10	10½	10	11	11
Sugar, coffee B, per pd....	10	11	12	12	12
Molasses (N. Orleans), p. gal.	85	1 00	85	85	.....
Molasses (Porto Rico), p. gal.	50 70	75	60-75	70	65
Syrup, per gallon.....	1 00	90	1 00	1 25	.....
Soap, common, per pd....	08½	10	10	07	08
Coal, per ton.....	7 50-8 00	7 50	8 00	9 00	9 00
Wood, hard, per cord....	8 00	8 00	6 00	6 50	7 00
Wood, soft, per cord....	6 00	5 50	4 50	5 00	4 00
Oil, coal, per gallon.	20-30	30	38	34	.....
Shirtings, br., 4-4, per yd.	12½	13	12	12½	12½-15
Shirtings, bl., 4-4, per yd..	10-18	16	16	14	12½-20
Sheetings, br., 9-8, per yd.	.....	.....	16	.....	15
Sheetings, bl., 9-8, per yd.	.....	.....	20	.....	20
Cotton flannel, per yard...	12-30	20	25	22	25
Tickings, per yard.....	12-30	25	30	34	25-30
Prints, per yard.....	0-10	10	10-12	11	10-12½
Delaines, per yard.....	.....	20	20	18	20-25
Boots, men's calf, per pair.	4 00-6 00	4 25	5 00	5 00	4 00-5 00
Boots, women's, per pair..	2 00-2 38	2 00	2 00-3 00	3 00	2 00-3 00
Boots, children's, per pair.	1 50-2 00	1 25	75-2 00	2 50	1 00-2 00
Tenements, 4 rooms, p. mo.	7 00	7 00	3 00-6 00	12 00	6 00
Tenements, 6 rooms, p. mo.	12 00	8 00	8 00	.....	8 00
Board, men's, per week...	5 00	4 00	3 50	5 00	5 00
Board, women's, per week.	3 00	3 00	2 50	4 00	4 00

—NEW HAVEN COUNTY.

Derby.	Middlebury.	Milford.	Oxford.	1—Waterbury.	2—Waterbury.	Average.
\$12 00	\$12 00		\$8 00	\$11 00	\$11 00	\$11 30
10 50	11 00	\$11 00—12 50	11 00—12 00	10 50	10 50	11 00
04½	04	04	04	06	04	04 5-12
2 25	1 75	2 50—2 75	1 75	1 75	1 85	1 90
16-18	20	23-25	16	16	14	18 6-13
03-08	10	06-14	12		08	08 5-13
12	13	09-15	14		12	11 9-11
14		14-18			11	14 1-7
18		15-20			14	17 1-6
20		25-28			18	23 1-2
12-18		07-09				12
1 10	1 00	1 00	90	1 00	1 00	95 5-11
10	12	11-13	10	12	10-12	11
1 00	75	80-1 00		1 00	1 00	86 4-11
10	06	08	06	08	08-09	07 11-13
90	85	60-80	80	60	60-80	75 5-13
35					42	36
45	42	45-50	30	38	45	40 3-14
10	10		10	09	10	09 7-11
11	11	09½-10	10	10	09	10 1-4
12	12½	12-12½	11	11	11	11 7-12
1 00	90	75-90	75-85	70	90	85 5-6
70	75	72-85	60-75	75	75	70 2-15
1 00	1 25	1 00-1 20		1 25	1 00-1 50	1 12 3-11
07½	09	06-09	03	08	08	08 1-3
8 75	11 00	8 00-8 50	8 25	10 50	9 00	8 69 3-13
7 50	6 00	8 00-9 00	5 00	7 50	9 00	7 45 5-6
6 00	4 00	6 00-7 00	4 00	4 00	5 00	5 08 1-3
35	36	25-30	32	40	25	31 1-4
12	14	07-13	12½-15	12	11-14	12 8-15
16	16	07-13	12½-18	14	12-20	15 13-16
16		20-35			15	19 1-2
18		20-35			22	22 1-2
20	25	25-40	20	18	25	23 8-13
18		25	25-30	30	25	25 4-13
11	12	08-12	10-12½	10	08-12	10 9-17
18		12-15	15-20		16	18 1-11
5 00	5 25	5 00-12 00	4 00-5 00	5 00	5 00	5 30
2 25	3 00	2 00-5 00	3 00-3 50	2 75	3 25	2 82 1-16
1 50	1 75	1 00-3 50	1 50-2 50	1 25	1 50	1 71 7-8
8 00-10 00	4 00	6 00-8 00	3 00	4 00	12 00-15 00	6 93 3-4
10 00-15 00	6 00	8 00-12 00	4 00	7 00	20 00-25 00	11 00
5 00-6 00	5 00	5 00-6 00	5 00	5 00	5 50	5 00
3 50-4 50	4 50	3 00-4 00	4 00	3 50	3 00	3 57 9-13

COST OF LIVING—

	Chester.
Wheat flour, superfine, per barrel.....	\$11 50
Wheat flour, extra family, per barrel.....	12 50
Rye flour, per pound.....	4
Corn meal, per hundred weight.....	2 25
Fresh beef, roasting pieces, per pound.....	17
Fresh beef, soup pieces, per pound.....	4-5
Corned beef, per pound.....	11
Veal, fore quarter, per pound.....	15
Veal, hind quarter, per pound.....	17
Veal cutlets, per pound.....	18
Mutton, fore quarter, per pound.....	15
Potatoes, per bushel.....	1 00
Rice, per pound.....	11
Beans, per peck.....	75
Milk, per quart.....	8
Tea, good black, per pound.....	80
Coffee, green, per pound.....	45
Coffee, roasted, per pound.....	40
Sugar, brown, per pound.....	11
Sugar, yellow C, per pound.....	12
Sugar, coffee B, per pound.....	12½
Molasses (New Orleans), per gallon.....	95
Molasses (Porto Rico), per gallon.....	80
Syrup, per gallon.....	1 20
Soap, common, per pound.....	9
Coal, per ton.....	8 00
Wood, hard, per cord.....	6 00-7 00
Wood, soft, per cord.....	4 50
Oil, coal, per gallon.....	30
Shirtings, brown, 4-4, per yard.....	15
Shirtings, bleached, 4-4, per yard.....	18
Sheetings, brown, 9-8, per yard.....	17
Sheetings, bleached, 9-8, per yard.....	19
Cotton flannel, per yard.....	25
Pickings, per yard.....	30
Prints, per yard.....	12
Delaines, per yard.....	18 23
Boots, men's, calf, per pair.....	5 00
Boots, women's, per pair.....	2 50-3 00
Boots, children's, per pair.....	1 50
Tenements, four rooms, per month.....	6 00
Tenements, six rooms, per month.....	10 00
Board, men's, per week.....	5 00
Board, women's, per week.....	4 00

—MIDDLESEX COUNTY.

Durham.	Essex.	Saybrook.	Average.
\$11 00	\$12 50	\$12 00	\$11 75
12 25	11 00	10 00	11 43 3-4
5	5	.....	4 2-3
1 70	2 25	1 90	2 02 1-2
20	18	.....	18 1 3
10	6-10	.....	7
14	15	12	13
14	20	.....	16 1-3
20	23	.....	20
25	25	.....	22 2-3
18	20	.....	17 2-3
80	85	60	81 1-4
10	13	12	11 1-2
1 00	1 00	75	87 1-2
6	6-8	8	7 1-5
75	1 00	75	82 1-2
35	35	.....	38 1-3
25-35	45	45	38
10	10	9	10
11	12	10	11 1-4
11 $\frac{1}{2}$	12	.....	12
95	90	1 00	95
75	75	75	76 1-4
1 50	1 00-1 50	1 50	1 34
8	10	10	9 1-4
8 50	6 00-8 00	7 25	7 55
5 50	7 00-8 00	8 00	6 91 2-3
4 50	5 00-6 00	7 00	5 40
40	30	30-45	35
12	13	8-15	12 3-5
15	18	15-23	15 4-5
.....	15	.....	16 1-2
.....	20	.....	19 1-2
22	25	20-40	26 2-5
25	22	20-30	25 2-5
10	9-14	10	11
17	25	23	21 1 5
5 50	5 00-7 00	.....	5 62 1-2
2 50	2 00-3 50	.....	2 70
1 75	1 00-2 00	.....	1 56 1-4
4 00-5 00	6 00	6 00	6 75
6 00	10 00	9 00	8 75
5 50	6 00	6 00	6 62 1-2
4 50	4 00	4 00	4 12 1-2

COST OF LIVING,—

NAME OF ARTICLES.	Bozrah.	Colchester.
Wheat flour, superfine, per barrel.....	\$10 00	\$8 00
Wheat flour, extra family, per barrel.....	12 00-13 00	13 50
Rye flour, per pound.....	3	3
Corn meal, per hundred weight.....	2 00	1 85
Fresh beef, roasting pieces, per pound.....	12-15	.....
Fresh beef, soup pieces, per pound.....	5	.....
Corned beef, per pound.....	10-12	.....
Veal, fore quarter, per pound.....	.....	.....
Veal, hind quarter, per pound.....	.....	.....
Veal cutlets, per pound.....	.....	.....
Mutton, fore quarter, per pound.....	.....	.....
Potatoes, per bushel.....	1 00	80
Rice, per pound.....	12	13
Beans, per peck.....	75-1 00	75
Milk, per quart.....	6	7
Tea, good black, per pound.....	75-1 00	75
Coffee, green, per pound.....	.....	30
Coffee, roasted, per pound.....	25-45	40
Sugar, brown, per pound.....	10	.....
Sugar, yellow C, per pound.....	10	9
Sugar, coffee B, per pound.....	11	10
Molasses (New Orleans), per gallon.....	90	85
Molasses (Porto Rico), per gallon.....	75	75
Syrup, per gallon.....	80	90
Soap, common, per pound.....	8-10	9
Coal, per ton.....	9 50-10 00	10 00
Wood, hard, per cord.....	5 00-6 00	5 00-6 00
Wood, soft, per cord.....	4 00	4 00
Oil, coal, per gallon.....	30	30
Shirtings, brown, 4-4, per yard.....	8-14	.....
Shirtings, bleached, 4-4, per yard.....	10-22	.....
Sheetings, brown, 9 8, per yard.....	.....	.....
Sheetings, bleached, 9 8, per yard.....	.....	.....
Cotton flannel, per yard.....	.....	.....
Tickings, per yard.....	12-25	.....
Prints, per yard.....	8-12	.....
Delaines, per yard.....	.....	.....
Boots, men's, calf, per pair.....	4 00-5 00	4 50
Boots, women's, per pair.....	2 00-2 50	.....
Boots, children's, per pair.....	.....	.....
Tenements, four rooms, per month.....	2 00-2 50	6 00
Tenements, six rooms, per month.....	2 50-4 00	8 00-12 00
Board, men's, per week.....	3 50	5 00
Board, women's, per week.....	2 50	3 50

—NEW LONDON COUNTY.

Griswold.	Lebanon.	Salem.	Stonington.	Waterford.	Average.
\$11 50	\$13 00	\$8 00	\$10 50		\$10 16 2-3
11 00	12 00	10 50	13 00	\$10 00-11 00	11 77 7-9
.....	6	4	6	.....	4 2-5
2 08	1 65	2 00	1 10	1 75	1 77 4-7
14	18	18-20	23	15-18	18 1-9
8	6	6-8	6-10	4-6	6 1-3
11	10	10-12	8-14	9	10 2-3
.....	16	12-14	10	.....	13
.....	20	14-16	16	.....	16 1-2
.....	20	20-25	20	.....	21 1-4
.....	12	16	10	.....	12 2-3
80	90	1 00	1 00	1 00	92 6-7
12	12	10-12	12	11	11 3-4
75	90	50-75	75-90	1 00	80 1-2
6	6	5-7	10	6	6 5-6
50	1 00	1 00	60	80-90	81 1-9
32	38	35-40	35	33	34 5-7
30	40	25-30	45	40	35 5-9
10	11	10	10	10	10 1-6
11	11-12	12	10	.....	10 5-7
12	12	13-14	11	11	11 3-4
90	1 00	1 00	87	88	91
80	80	75-80	65	.....	87 1-7
.....	1 00	.....	1 00-1 50	.....	1 04
8	10	8-10	10	9-11	9 1-10
.....	11 00	6 00-8 00	8 00-9 00	7 50	8 30
4 00	5 00-6 00	3 00-4 00	8 00-9 00	7 00	5 66 2-3
3 50	4 00	2 00-3 00	5 00-7 00	6 00	4 27 7-9
25	30	25-30	25-40	25	28 8-9
.....	11-14	12-16	12-16	14	13
15	12-19	16-24	15-20	.....	17
15	.....	.....	14-16	.....	15
16	.....	.....	18-20	.....	18
20	22-25	20-30	25-30	25	24 5-8
25	25	20-30	25-35	.....	24 5-8
12	6-11	10-12	9-12	11-13	10 6 1-1
.....	.....	25-50	20-25	.....	30
4 50	4 00-5 00	5 00-8 00	5 00-6 00	5 00	5 09 1-11
1 90	2 00-3 75	2 50-5 00	2 00-5 00	2 00-3 00	2 87 8-11
1 00	60-3 50	.....	1 50-3 00	1 25-1 50	1 76 3-7
3 00	.....	2 00	6 00-10 00	3 00-4 00	4 27 7-9
4 00	.....	.....	9 00-15 00	6 00	7 56 1-4
3 50	4 50-5 00	4 00	4 00-6 00	4 50	4 44 4-9
2 50	4 00-4 50	3 00	3 00-5 00	.....	3 50

COST OF LIVING—

NAME OF ARTICLES.	Brooklyn.	Canterbury.
Wheat flour, superfine, per bbl	\$13 50	10 50
Wheat flour, extra family, per bbl	12 00	12 50
Rye flour, per pound	05	04
Corn meal, per hundredweight	1 66	1 65
Fresh beef, roasting pieces, per pound	16	18-20
Fresh beef, soup pieces, per pound	04	08
Corned beef, per pound	12	12-15
Veal, fore quarter, per pound	12	12
Veal, hind quarter, per pound	15	15
Veal cutlets, per pound	22	20
Mutton, fore quarter, per pound	12	.....
Potatoes, per bushel	70	70
Rice, per pound	10	10
Beans, per peck	80	80
Milk, per quart	06	04-05
Tea, good black, per pound	1 00	87
Coffee, green, per pound	35	35
Coffee, roasted, per pound	42	.....
Sugar, brown, per pound	10	10
Sugar, yellow C, per pound	11	11
Sugar, coffee B, per pound	12	12
Molasses (New Orleans), per gallon	85	85
Molasses (Porto Rico), per gallon	75	60
Syrup, per gallon	75	87
Soap, common, per pound	10	10
Coal, per ton	10 00	8 50-9 00
Wood, hard, per cord	5 00	4 00
Wood, soft, per cord	4 00	3 00
Oil, coal, per gallon	25	30
Shirtings, brown, 4-4, per yard	13	14
Shirtings, bleached, 4-4, per yard	16	15
Sheetings, brown, 9-8, per yard	30	.....
Sheetings, bleached, 9 8, per yard	30	.....
Cotton flannel, per yard	25	15-30
Tickings, per yard	25	16-28
Prints, per yard	11	08-12½
Delaines, per yard	22	.....
Boots, men's calf, per pair	5 50	5 00
Boots, women's, per pair	2 00	1 50-3 00
Boots, children's, per pair	1 62	50-1 50
Tenements, four rooms, per month	6 00	3 00
Tenements, six rooms, per month	8 00	4 00
Board, men's, per week	4 00	4 50
Board, women's, per week	3 00	2 75

—WINDHAM COUNTY.

Danielsonville.	1—Eastford.	2—Eastford.	Scotland.	Woodstock.	Average.
8 11 00	9 50	12 75	11 00	12 00	11 46 3-7
12 50	11 00	11 00	12 00	10 50	11 64 2-7
05	04	03	03 $\frac{1}{2}$		04
1 75	1 75	1 65	1 95	1 90	1 75 6-7
18	12	12-14	15	17	16
04	04	04-06	05	05	05
10	10	10	08	11	11
12	10	.....	14	12	12
14	12	.....	18	16	15
22	.....	.....	.....	17	20 1-4
11	10	.....	.....	10	10 3-4
65	60	64	75	75	68 3-7
10	10	10	12	10	10 2-7
87	75	75	75	75	78 1-7
07	05	05	06	06	05 1-2
75	75	90	85	80	84 2-7
32	30	25	35	35	32 3-7
37	21-35	40	35	40	35 5-7
10	10	10	12	09	10 1-7
10 $\frac{1}{2}$	11	11	13	08 $\frac{1}{2}$	10 6-7
11	11	11 $\frac{1}{2}$	13	10 $\frac{1}{2}$	14 3-7
95	85	.....	1 00	90	90
70	65	75	80	80	72 1-7
90	90	80	1 20	65	86 5-7
08	08	10	10	10	09 3-7
9 00	.....	.....	10 00	10 50	9 50
6 00	3 50	3 25-3 50	4 00	5 00	4 71 7-8
4 50	2 50	2 75	3 75	4 00	3 64 2-7
25	25	25	25	30	26 3-7
14	12 $\frac{1}{2}$	10-12 $\frac{1}{2}$	14	11	12 5-8
16	16	12-20	16	15	15 3-4
12	.....	.....	.....	14	15 1-3
15	.....	.....	.....	18	21
25	22	16-25	23	22	22 5-9
20-28	33	16-30	25-30	25	25 1-11
10	11	10-11	12 $\frac{1}{2}$	10-11	10 7-10
20	17	.....	.....	.....	19 2-3
5 00	4 50	4 00-4 50	5 00	5 00-7 00	5 05 5-9
2 00	2 25	2 00-2 75	2 25	2 00-4 00	2 37 1-2
1 25	1 75	1 50-2 25	1 50	1 00-3 00	1 58 7-10
8 00	2 50	2 50	.....	.....	4 40
10 00	3 00	3 25	.....	.....	5 65
4 00	3 00	3 50	4 50	5 00	4 07 1-7
3 50	2 50	2 50	.....	3 50	2 95 5-6

COST OF LIVING—

NAME OF ARTICLES.	Bolton.	1.—Coventry.	2.—Coventry.
Wheat flour, superfine, per bbl.	\$12.50	9.00	8.50
Wheat flour, extra family, per bbl.	10.50	11.50	11.00
Rye flour, per pound. ....		.05	.04
Corn meal, per hundredweight.	1.65	1.75	1.80
Fresh beef, roasting pieces, per pound. ....		.15	.22
Fresh beef, soup pieces, per pound.		6-8	.06
Corned beef, per pound. ....		.12	.14
Veal, fore quarter, per pound. ....			.14
Veal, hind quarter, per pound. ....			.18
Veal cutlets, per pound.			
Mutton, fore quarter, per pound.			
Potatoes, per bushel. ....	.65	.70	.75
Rice, per pound. ....	.12	.10	.11
Beans, per peck. ....	.75	.85	.50
Milk, per quart. ....	.06	.08	.06
Tea, good black, per pound.	1.04	.80	.90
Coffee, green, per pound. ....		.42	.25
Coffee, roasted, per pound. ....	.35		.30
Sugar, brown, per pound. ....	.09		.10
Sugar, yellow C., per pound. ....	.12½	.10	.11
Sugar, Coffee B., per pound.		11-12½	.11½
Molasses (New Orleans), per gallon.		1.00	.90
Molasses (Porto Rico), per gallon. ....	.70	.80	.75
Syrup, per gallon.			1.60
Soap, common, per pound. ....	.10	.08	.10
Coal, per ton.	9.25	10.00	11.00
Wood, hard, per cord.	6.00	6.00	5.00
Wood, soft, per cord.	4.50	4.00	4.00
Oil, coal, per gallon. ....		.25	.30
Shirtings, brown, 4-4, per yard. ....	.15	10-15	.12
Shirtings, bleached, 4-4 per yard. ....	.15	10-18	.15
Sheetings, brown, 9-8 per yard. ....	.17		.15
Sheetings, bleached, 9-8, per yard. ....	.20		.18
Cotton flannel, per yard. ....	.25	16-28	.20
Tickings, per yard. ....	.25	17-35	15-25
Prints, per yard. ....	.12½	6-10	08-12½
Delaines, per yard.			
Boots, men's calf, per pair.	5.00	4.00-6.00	4.00
Boots, women's, per pair.	2.00	1.50-3.75	1.00-4.00
Boots, children's, per pair.	1.50	.45-2.25	1.00-2.00
Tenements, four rooms, per month.		5.00	4.00
Tenements, six rooms, per month.		8.50	6.00
Board, men's, per week.	4.00	3.75-5.00	4.00
Board, women's, per week.	3.00	3.25-4.00	3.25

—TOLLAND COUNTY.

Ellington.	Hebron.	Mansfield.	Rockville.	Somers.	1—Stafford.	2—Stafford.	Willington.	Average.
\$12.00	10.00	12.50	10.00	12 00	11.00	12.00	9.00	10.77 3-11
13.50	12.00	11.50	14.00	10.50	11 50	11.00	10.75	11.61 4-11
.05	.05	.03	.03	.04	.....	.03	.05	.04 1-9
1.75	2.00	1.70	2.75	1.50	1.80	1.75	1.75	1.92 8-11
.22	.16	.15	.18	12-20	14-16	.14	.16	.16 2-3
.10	.05	.08	.05	4-10	.04	.04	.10	.06 2-3
.12	.10	.10	10-15	.12	8-12	.08	.10	.11 1-2
.12	.....	.14	.15	.....	.12	.12	.08	.12 3-7
.15	.....	.16	.16	.....	.14	.14	.10	.14 5-7
.....	.....	.20	.25	.....	.20	.20	.14	.19 4-5
.10	.....	.15	.15	.....	.12	.12	.12	.12 1-5
.80	.90	.55	1.00	.75	.75	.75	.65	.75
.12	.10	.12	.12	.12	.12	.12	.10	.11 4-11
.80	.50	.50	75-1.00	.75	.88	1 00	.75	.75 1-4
.06	.06	.06	.08	.06	.08	.06	.06	.06 6-11
1.00	1.00	.60	50-1.00	.75	.80	1.00	.75	.84 1-2
.35	.35	.50	.30	.35	.40	.38	.35	.36 1-2
.40	.25	.50	.45	.40	.40	.45	.45	.39 1-2
.10	.11	.11	8-10	.09	.10	.10	.10	.09 9-11
.12	.11 $\frac{1}{2}$	.12	.10	.10	.11	.11	.10	.10 1-11
.13	.12 $\frac{1}{2}$	.12	.11	.10 $\frac{1}{2}$	.12	.11	.11	.11 7-11
1.00	.75	.75	.....	1.00	.88	1.00	.85	.90 1-3
.70	.65	.70	70-80	.70	.75	.75	.75	.72 11-12
1.00	1.00	.....	75-1.50	1.00	.....	1.25	1.09	1.12 1-2
.10	.08	.09	.07	.08	.09	.09	.09	.08 9-11
11.00	8.75	9.00	9.50	10.50	9.75	8.50	9.25	9.68 2-11
8.00	4.00	4.50	8.00	7.00	5.50	5.50	4.00	5.77 3-11
4.00	3.00	3.50	5.00	5.00	4.00	4.00	3.50	4.04 6-11
.40	.30	.30	25-40	.24	.25	.25	20-28	.28 1-2
.14	.13	.14	12-13	9-12 $\frac{1}{2}$	.12 $\frac{1}{2}$	12-15	.14	.12 13-15
.17	.15	.18	12-25	10-20	.15	12-20	.17	.15 14-15
.15	.....	.....	.....	13-15	.15	15-22	.16	.15 1-3
.18	.....	.....	.....	15-20	.18	17-25	.19	.18 8-9
.25	.20	.25	15-30	10-30	20-22	17-20	.24	.26 2-15
.30	.25	.35	20-35	12-35	20-20	20-35	.28	.24 4-17
.12	.11	.11	.10	6-10	8-10	10-11	10-12	.10
.....	.18	.....	.22	12-20	18-20	20-25	25-28	.20 4-5
5.00	4.50	5.00	\$4-\$14	4.50	5.00	5.00	4.50	5.75
2.50	2.00	3.00	1.50-3.00	2.25	200-250	2.00	2.00	2.33
1.50	1.00	1.75	1.00-2.00	1.85	175-225	1.10	1.50	1.52 2-3
3.00	.....	4.00	4.00-8.00	.....	5.00	4.00	3.00	4.44 4-9
5.00	.....	5.00	\$10-\$20	.....	8.00	5.00	4.00	7.94 4-9
5.00	4.00	4.50	3.50-6.00	5.00	4.50	4.50	4.00	5.17 4-13
3.50	3.00	3.75	3.50-5.00	4.00	3.50	3.50	3.00	3.55 10-13

COST OF LIVING—

NAME OF ARTICLES.	Barkhamsted.	Bethlem	1—Goshen.	2—Goshen.	Huntsville.	Kent.
Wheat flour, superfine, per bbl.,	\$10-11½	11 50	10 00	12 50	9 50	
Wheat flour, extra family, per bbl.,	12 00	10 50	12 00	11 00	10 50	9 25
Rye flour, per pound,	04		03	05	03	03
Corn meal, per hundredweight,	1 70	1 85	1 75	1 95	1 75	1 70
Fresh beef, roasting pieces, per pd.,	10-12	17	12	13	17	13
Fresh beef, soup pieces, per pound,	06	04	04		10	
Corned beef, per pound,	8-12	12	08	07	12	09
Veal, fore quarter, per pound,		12	10	12	13	
Veal, hind quarter, per pound,		16	12	16	16	
Veal cutlets, per pound,		20	16	18	22	
Mutton, fore quarter, per pound,		08	12	12	14	
Potatoes, per bushel,	75	75	60	1 00	75	75
Rice, per pound,	12	12	12	12	10	12
Beans, per peck,	1 00	30	75	60	75	90
Milk, per quart,	06	05	04	06	08	04
Tea, good black, per pound,	70-1 00	75	1 00	1 00	1 00	1 00
Coffee, green, per pound,	45	40	30	35	40	37
Coffee, roasted, per pound,	50	42	35	33	45	45
Sugar, brown, per pound,	09	10	09	10	10	09
Sugar, yellow C, per pound,	11	11	10	11	11	10
Sugar, Coffee B, per pound,	11½	11½	11	11½	12	11
Molasses, New Orleans, per gallon,		80	80	75	90	
Molasses, Porto Rico, per gallon,	75	75	70	80	75	80
Syrup, per gallon,	1 25	90	1 00	85	1 00	1 00
Soap, common, per pound,	09	08	08	09	10	07
Coal, per ton,	11 00	9 00	10 00	12 50	9 00	9 25
Wood, hard, per cord,	\$4.50-\$5	5 00	5 00	6 00	6 00	6 00
Wood, soft, per cord,	2 00	4 00	3 75	4 50	4 00	4 00
Oil, coal, per gallon,		35	30		30	
Shirtings, brown, 4-4 per yard,	12-14	12½	12-14	13	12½	14
Shirtings, bleached, 4-4 per yard,	15-20	14	12-20	13	12-22	18
Sheetings, brown, 9-8, per yard,		14	12-15	12½		
Sheetings, bleached, 9-8, per yard,		18	12-25	15		
Cotton flannel, per yard,	22	22	15-30	30	25	25
Tickings, per yard,	20	25	15-35	25	15-35	25
Prints, per yard,	08-11	10	08-12	11	10	10
Delaines, per yard,	22	17	15-25	18	22	
Boots, men's calf, per pair,	\$4-\$5.50	4 50	\$3.50-\$7	5 00	5 00	5 00
Boots, women's, per pair,		2 50	\$1.75-\$5	2 25	2 50	2 25
Boots, children's, per pair,		1 25	50-2 00	1 75	1 50	1 20
Tenements, four rooms, per month,		4 00	2 00	2 50	4 00	
Tenements, six rooms, per month,		6 00	2 50	3 00	5 00	
Board, men's per week,	4 50	4 50	4 00	4 50	4 50	4 00
Board, women's, per week,	3 00	3 00	3 50	4 00	3 50	

—LITCHFIELD COUNTY.

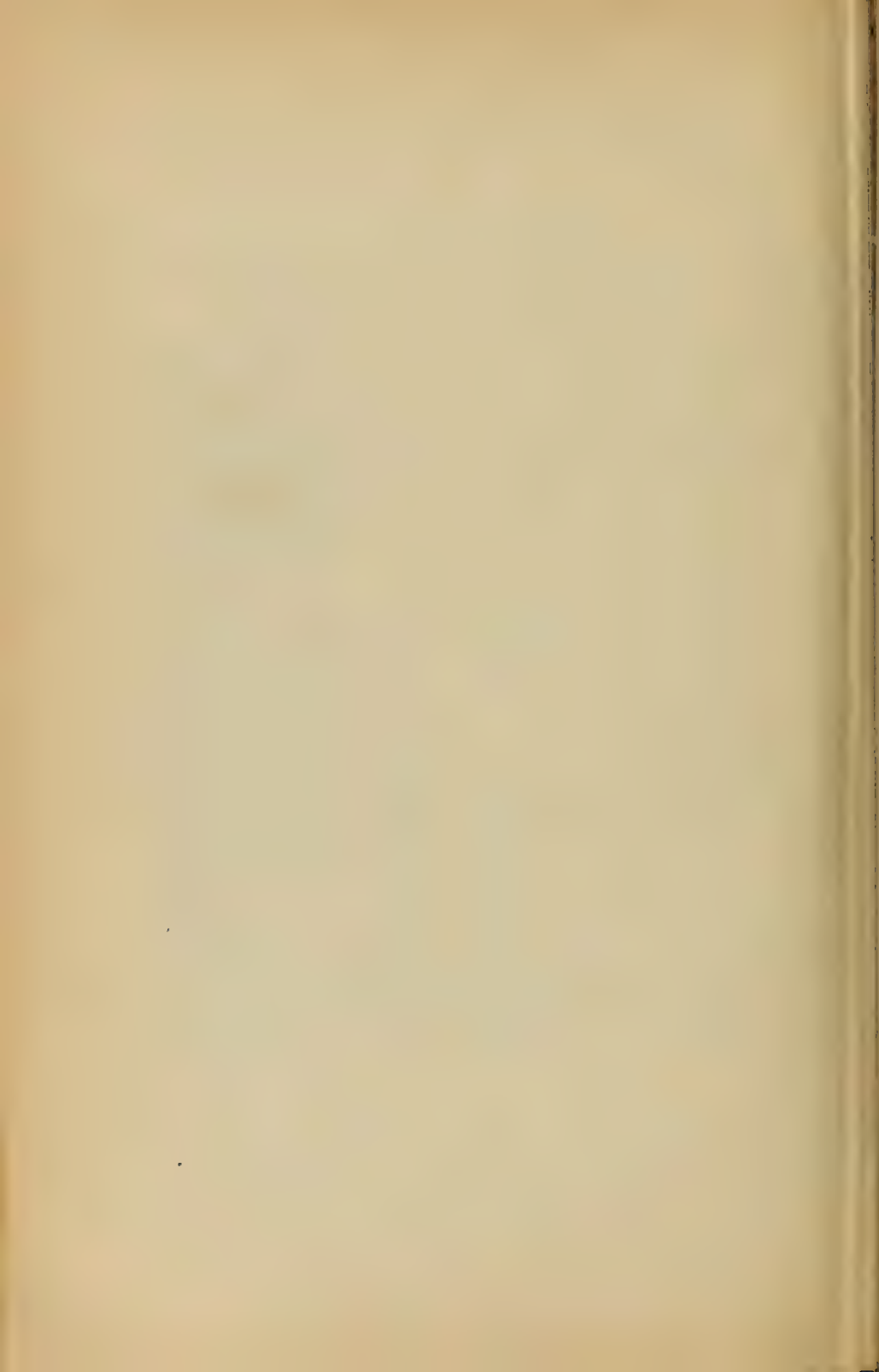
Litchfield.	Morris.	New Milford.	Plymouth.	Thomaston.	Roxbury.	Washington.	Winchester.	Woodbury.	Average.
\$9 50	10 00	10 00	12 00	13 00	10 00	10 50	10 00	9 50	10.63 1-3
10 50	11 50	10 50	11 50	10 00	10 50		11 00	10 75	10.85 5-7
04	04	04	03	04	04			3 1/4-3 1/2	.03 9-13
1 75	1 85	2 00	1 90	1 85	1 75		1 60	2 00	1.81 3-7
15	16	22	20		16	10	20	15-18	.15 3-8
06	06	10	10		12			3-06	.07
	08	12	12		12	09		10-14	.10 5-14
	03	15	08					14-18	.12 2-9
	12	17	12					16-20	.15 2-9
	16	25	20					20	.19 5-8
	09	16	13					14	.12 1-4
80	05	1 00	1 00	75-90	75	75	75	75	.80
10	12	10	12	12	12	10-12	10-12	12	.11 8-17
1 00	75	50	1 00	1 00	50		87	3 00	.95 6-7
05	75	06	09	07	04	05	06	06	.05 11-16
75	80	1 00	80	1 00	80-1.00	90	60-85	1 00	.88 11-18
35	30-40	45	35	35	28-35		25-38	32	.35 10-17
45	12-40	50	40	40	32	45	36	35	.39 3-8
10	10	10	10 1/2	10	10	10	09-10	10 1/2	.09 13-16
11	11	11	12	11	11	12	10	11	.10 14-15
11	12	12	11 1/2		12		10 1/2	11 1/2	.11 6-13
	75-80	75	80	1 00					.81 2-3
80	75-80	70	75	75	75	75	65-75	65	.74 7-17
75-1 50	1.00-1.25	1 00	1 00	1.25-1.50	1 00	1 00	1.00-1.40	1 00	1.21 8-17
06-08	10	10	08	08-10	10	10	08	10-12	.03 17-18
8.50-9.50	9 50	9 00	9 50	8.50-9.50	9 00	8 75	9 00	12-25	9.63 4-17
5 00	6 00	6 00	6 00	6.00-8.00	5 00	6 00	6 00	5.50-7.00	5.77 7-8
4 00	4 00	5 00	4 00	4.00-5.00	4 00	4 00	4 00	4 00	4.01 9-16
30	35-40	30	25	25-45	30	40	30-40	38-50	.34 1-4
12	14-16	12 1/2	12	12-16	12-14	13	10-12 1/2	13	.13
15	16-20	16	18	13-20	12-18	17	10-17	15	.16 2-11
30	16-18	18	35				12 1/2-14	15	.17 2-3
40	18-22	23	45				17-20		.23 2 11
12-28	18-26	22	25	12-35	20-25	21	17-35	18-30	.23 13-22
12-40	16-26	25	25-30	20-35	20-30	18-30	15-35	18-35	.25 13-25
07-11	8-12	11	10-12	10	10	8-12	06-19	10	.09 10-11
12-16	14-20	25	20	20-25	20		12 20	20	.19 1-18
3.50-5.00	4.00-5.00	5 00	4 50	4.00-6.00	4.00-6.00	\$3-4.25	4.00-5.00	3.50-4.50	4.59 3-8
1.90-3.00	2.00-4.00	2 50	2 25	2.50-3.00	2.00-3.50	1 80	1.50-3.00	2.00-4.00	2.62 6-7
1.00-2.25	1.25-2.30	1 50	1 50	1.00-2.00	1.00-2.00	1 10	50-2.00	1.00-2.75	1.49 2-7
4 00	4 00	10 00	7 00	\$8-\$10		10 00	4 00	4.00-6.50	5.71 3-7
6 00	6 00	12 00	10 00	\$10-\$15			5 00	\$3-12.50	7.76 12-13
5 00	4 00	5 00	5 00	5 00	5 00	5 00	4.00-5.00	5 00	4.59 3-8
3 50	4 00	4 00	4 00	4 00	4 00		3.00-4.00	4 00	3.67 6-7

COST OF LIVING.—

NAME OF ARTICLES.	1—Berlin.	2—Berlin.	Bloomfield.	1—Bristol.	2—Bristol.	Forestville.	Farmingdon.
Wheat flour, superfine, p. bbl.		\$12 00	\$10 00	\$11 50	\$13 00	\$10 25	\$13 00
Wheat flour, ex. family, p. bbl.	\$11 50-12 00	10 50-11 00	11 00	10 00	11 25	11 25	11 50
Rye flour, per pound	03½	03½	05	04½	04	03½	03½
Corn meal, per hund. weight	1 80	1 75	1 50	1 90	1 90	1 80	1 75
Fresh beef, roast. pieces, p. pd.	14-18	18	15			15	18
Fresh beef, soup pieces, p. pd.	05	05-10	10			06	06
Corned beef, per pound	10	10	14			12	12
Veal, fore quarter, per pound	15	13	14				18
Veal, hind quarter, per pound	18	15	15				20
Veal cutlets, per pound	22	20	18				22
Mutton, fore quarter, per pd.	16	15					20
Potatoes, per bushel	90	1 00	1 00	1 00		1 10	70
Rice, per pound	10	12	12	10	10	12	11
Beans, per peck	80	1 10	1 00	1 00	1 00	88	
Milk, per quart	08	08	06	08	08	08	06-08
Tea, good black, per pound	85	1 00	80	50	80	80	80
Coffee, green, per pound	38	35			45	38	38
Coffee, roasted, per pound	45	40	45	40-50	45	40	40
Sugar, brown, per pound	11	11	10		10	09	10
Sugar, yellow, C, per pound	11	12	11	10	10	10	11
Sugar, coffee, B, per pound	12	12½	12½	11	12	11	11½
Molasses (N. Orleans), per gal.		1 00			90		
Molasses (Porto Rico), per gal.	65-75	75	80	50-80	75	70	60-75
Syrup, per gallon	90	90-1 50		50-1 50	1 20	1 00	1 00-1 75
Soap, common, per pound	08½	09	10	09	08-10	08	08
Coal, per ton	9 50	8 00	8 00	10 00		10 00	9 50-10 00
Wood, hard, per cord	8 50	9 00	8 00			8 00	8 00
Wood, soft, per cord	7 50	8 00	6 00			5 00	5 00
Oil, coal, per gallon	25	25-50	40	40	40	35	25-40
Shirtings, brown, 4-4, per yd.	12-14	15	14	10-14		12	12½
Shirtings, bleached, 4-4, p. yd.	15-20	16-20	14	12-20		15	15
Sheetings, brown, 9-8, p. yd.	17	16	12				
Sheetings, bleached, 9-8, p. yd.	22	20					
Cotton flannel, per yard	16-30	25	25	20		18	22-25
Tickings, per yard	15-33	33	25-35	25		20	25-30
Prints, per yard	10-12½	12½	10-12	08-12		10	09-10
Delaines, per yard	20		15				
Boots, men's calf, per pair	5 00	4 75-6 00	5 00-10 00			4 50	4 50
Boots, women's, per pair	3 00	2 50	2 50-3 00			2 50	1 60
Boots, children's, per pair		1 75	2 00			1 75	1 00
Tenements, four rooms, p. mo.	5 00	8 00	6 00	7 00-10 00		10 00	3 00
Tenements, six rooms, p. mo.	8 00	10 00	12 00	10 00-15 00			4 00
Board, men's, per week	5 00	5 00	5 00-6 00	5 00		5 00	5 00
Board, women's, per week	4 00	4 00	4 00			3 00	3 00

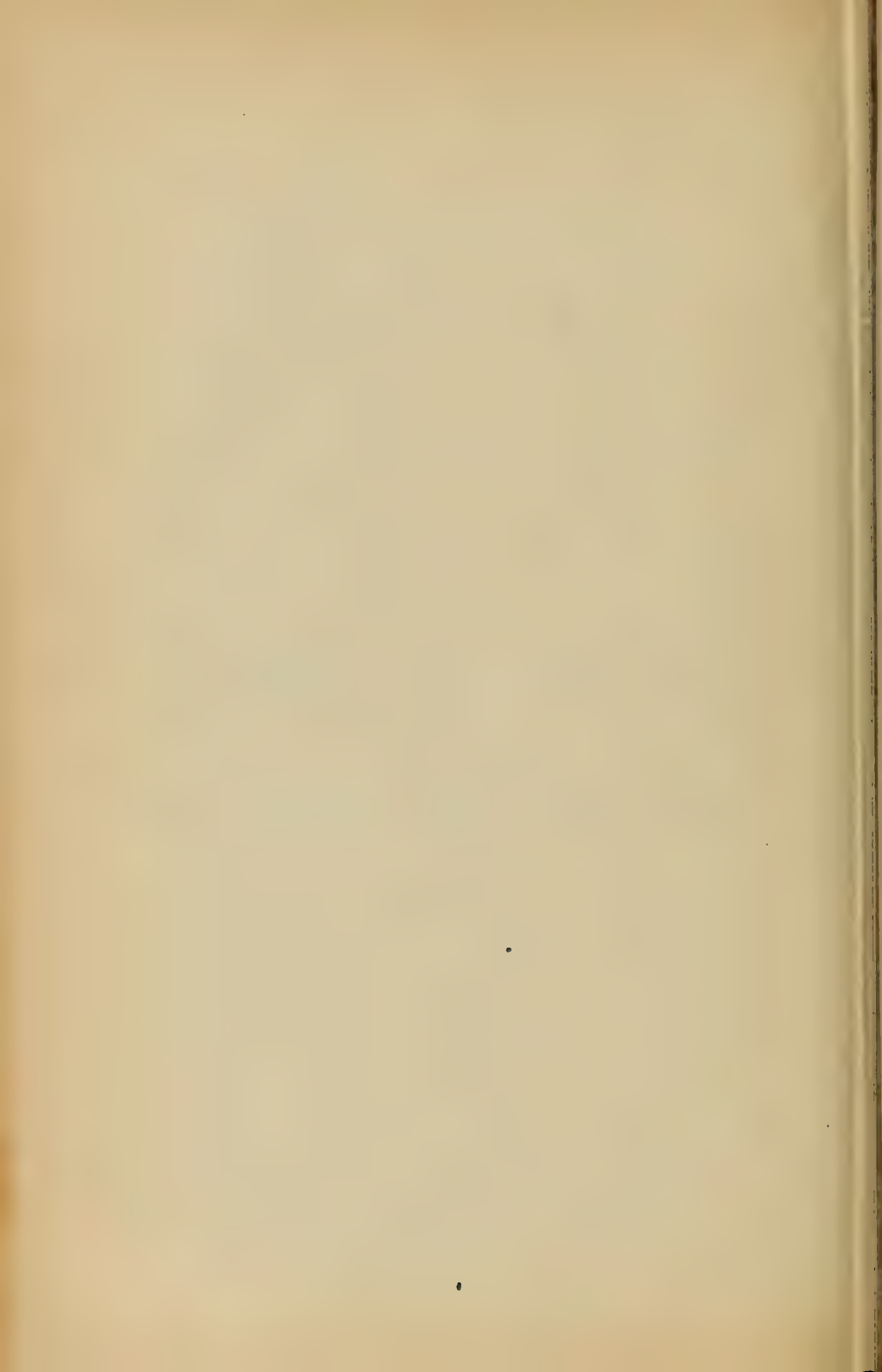
HARTFORD COUNTY.

2—Glastonbury.	Manchester.	Marlborough.	North Granby.	Simsbury.	1—Southington.	2—Southington.	Suffield.	Windsor.	Windsor Locks.	Average.
50 00 10 00 12 00 11 00 04 04 15 17 20 16 08 08 10 10 18 12 20 25 16 80 12 12 100 08 60 30 38 10 11 12 80 68 25 07 75 00 700 00 38	\$13 00 11 00 04 17 16 08 10 10 10 12 25 16 80 12 87 08 75 33 35 09 10 11 10 87 75 100 08 800 700 500 40 12 16 40 20 25 10 20 500 250 125 400 500 400 300	\$10 00 12 00 05 17 16 06 12 10 12 14 20 10 75 12 06 75 33 25 10 11 12 85 75 100 07 10 400 400 300 40 13 15 16 17 25 35 12 25 400 250 200 1350 500 400-500 300-400	\$11 50 10 50 04 160 15 04 12 12-13 14-15 20 10 75 06 70 30 10 10 10 10 10 11 11 85 70 8 09 425 325 13 18 15 20 20 30 11 20 450 225 175 200 400 500 450 350	\$8 50 10 00 03 175 16 06 12 15 20 22 12 80 12 80 28 35 11 12 70 75 100 07 700 500 30 13 15 17 20 22 30 10 20 450-550 175-350 100-200 300 500 500 400	\$11 50 10 00-11 00 03 150-160 15 05 10 15 17 22 13 100-125 12 100 10 50-120 40-45 11 11 12 60-75 125 900-1000 800 600 18-45 12-16 12-20 50 20-28 25-34 08-12 700 200-400 125-250 250-287 700-1000 1000-1400 500-550 400-450	\$12 00 11 25 05 190 18 12 100 08-10 75-100 30-40 10 11 11 60-70 100 900-1150 800 600 30 13-14 18-22 15 25-35 16 25-35 10-12 450-500 250-300 250-287 800-1000 1500 550 400	\$11 50 12 00 06 170-200 20 12 100 07 80 40 45 10 11 100 80 850 800 700 30-45 12-16 12-20 16 25-35 25-35 10-12 450-600 200-600 100-200 800 1000 500 350	\$10 00 12 00 04 165 16 05 12 11 108 9 40 45 15 10 12 75 70 85 10 875 800 500 30 12 13 13 16 20 20 10 15 475 200 125 500 1900 994 550 300	11 04 11 79 04 174 20 05 12 17 22 21 20 90 91 95 07 79 35 38 10 10 8 112 84 70 12 08 937 767 504 34 13 15 21 30 27 10 19 520 265 179 665 994 497 355	7-17 16-21 1-9 9-17 8-17 3-14 2-7 3-11 1-11 6-19 4-5 5-7 2-5 2-12 8-9 12-17 1-5 18-23 8-11 12-21 1-2 3-16 11-16 6-11 2-7 4-5 3-23 1-2 7-9 5-11 2-65 2-3 6-65 2-17 1-3 5-9



Part IV.

MANUFACTURES,
WAGES, &C.



MANUFACTURING INDUSTRIES.



Returns from manufacturers have not been as numerous as we had hoped for. Yet we are not wholly disappointed, for there is always more or less reluctance to spread the private affairs of individuals or corporations before the public eye.

We gave assurances in our circulars that names would not be used where we had reason to expect that there would be any delicacy of feeling on this subject, and we have strictly conformed to the pledge in such cases. All the information desired could not, under more favorable circumstances, be drawn out in a first investigation. When the purposes of the Bureau are better understood throughout the State we are confident that there will be less reluctance to answer more generally and more fully the interrogatories propounded. Our report has been made up with more dispatch than was desirable, we having delayed it as long as was prudent, for the reception of the later returns received. Yet we are satisfied from conversation with many intelligent persons that the report, incomplete as it is, contains a mass of information that will be new and highly prized by a very considerable number of the people of the State. Instead of pursuing our labors with the assistance of twelve or fifteen persons, paid and unpaid, we have gone forward, unassisted and alone, doing little more, we are aware, than cutting away the bushes and brambles from our path, leaving a better and more thorough cultivation to a larger experience, better facilities, and abler hands. It would probably be the work of another year to obtain such results as are desirable from the manufacturing interests. The tabulated statement, by counties, from the last census, will afford further important information on this subject :

COTTON MILLS—

BLANK No. CLASSIFICATION	1	2	3	4	5	6	7	8	9	10
President										
Superintendent									4 00	
Bookkeeper										
Agent				4 00						
<i>Carding Room.</i>										
Overseer	\$2 50	3 50		2 25	3 00		3 00		3 00	
Second hand	1 75	2 00			1 87				1 33	
Third hand		1 50							1 00	
Picker tenders	1 83 $\frac{1}{2}$	87 $\frac{1}{2}$		2 00			1 50		1 16	83
Railway tenders		60								
Children		60								
Slubber tenders	92	87 $\frac{1}{2}$					1 00			
Drawing frame tenders	92	54		92			87 $\frac{1}{2}$		67	
Fly frame tenders		87 $\frac{1}{2}$					1 25		1 00	
Speeder tenders	1 00	87 $\frac{1}{2}$		1 00					1 00	83
Picker boys							1 00			
Card boys	1 12 $\frac{1}{2}$			1 00			50			
Grinders		1 25					1 75		1 50	
Strippers		87 $\frac{1}{2}$					1 25		1 00	
Card tenders		87 $\frac{1}{2}$								1 25
Sweepers		50							42	
Other hands					1 00		1 25			
<i>Spinning Room.</i>										
Overseer	1 50	2 50		2 00			2 50		2 33	
Second hand		1 25							1 16	83
Third hand		1 25								
Section hands		1 00								
Mule spinners	2 50	1 43					1 25		1 50	
Doffers	67	62 $\frac{1}{2}$					50		84	
Children	50	31							50	
Frame spinners	75	50		92			1 10		63	83
Children		37 $\frac{1}{2}$					50			
Sweepers							1		42	
Other hands	83									
<i>Dressing Room.</i>										
Overseer		3 00							2 33	
Second hand										1 25
Third hand										
Section hands										
Spoolers		50		67			66		67	66
Warpers and reelers		75		92			87 $\frac{1}{2}$		1 16	
Drawers and twistors		1 19					1 25			
Drawing-in hands		1 19					1 25		1 16	
Dressers		2 25		92			2 25			
Beamers										
Slasher tenders		2 50								
Other hands		75								83

COTTON MILL—

Blank No.	1	2	3	4	5	6	7	8	9	10
<i>Weaving Room.</i>										
Overseer		3 50					2 50		3 00	
Second hand		2 00					2 25		2 00	
Third hand							1 50		1 75	
Room girls										
Cloth girls										
Weavers		1 37½					1 50		1 25	
Other hands									1 00	
<i>Knitting Room.</i>										
Men										
Women										
Young persons										
Children										
<i>Cloth Room.</i>										
Overseer		2 50					2 25		2 00	
Second hand							1 25			
Other hands		62½							1 00	
Folders and Trimmers		1 12½							1 00	
<i>Dye House and Bleachery.</i>										
Dyers										
Bleachers										
<i>Repair Shop and General Labor.</i>										
Foreman		3 50							3 00	
Carpenters		2 87½					2 75		2 50	
Machinists		3 00		2 50			3 00		2 00	
Engineers				2 50	2 50					
Firemen		2 00					1 50			
Overseer of yard		2 50								
Laborers		1 00					1 50			
Watchmen		1 12½			2 00		1 50		1 25	
Painters		2 25								
Masons							1 75			
Belt makers										
Roll coverer										
Wheel teader		2 25								
Designer										
Number employed	29	720	37	18	17	331	136	16	124	13
Native	23		8	11	15	48	58		41	1
Foreign	6		29	7	2	283	78		75	6
Men	29	145	12		15	74	31		31	3
Women	11	178	15			169	31		44	7
Young persons	6				3	88	45		18	
Children	3		2				29		19	
Men who cannot read and write						7				
Women who cannot read and write						9				
Intemperate										1
No. spindles		55600							8624	
Price of board—men		3 00	4 50			4 50	3 50		3 00	3 00
Price of board—women		2 25	4 00			4 00	2 50		2 25	2 50
Hours of labor per week	60	66	66	66	60	66	69		69	69
Hours of labor on Saturdays	7½	8½	10	9	10	10	10½		9	9
House rent, per month	\$4 00	3 00	4 00	3 75	5 00	6 00	3 50	4 00	2 50	2 50

WAGES PER DAY—Continued.

1	12	13	14	15	16	17	18	19	20	21	22	23	24	Average.	
		2 00	3 00				1 56		1 87	4 00			2 00	2 60	
		1 50	2 50				75		1 50	2 00			1 12	1 74	
									93	1 70				1 47	
		83 $\frac{1}{2}$	83										1 00	89	
							1 06		1 00					1 00	
		1 00							1 00				1 33	1 24	
		66 $\frac{2}{3}$	83											81	
										1 80				2 14	
										1 70				1 47	
										1 10				91	
										85			1 00	1 00	
										1 50				1 50	
										1 50				1 50	
										3 00				3 17	
									3 25	3 00			1 50	2 48	
			3 00						2 06	2 00			1 50	2 38	
							1 87 $\frac{1}{2}$							2 29	
							1 06		1 31	1 70			1 20	1 46	
														2 50	
			1 25											1 25	
							94		1 12 $\frac{1}{2}$	2 00			1 00	1 37	
									1 50					1 87	
									1 87					1 87	
										2 00				1 87	
														2 25	
1	28	28	39	15	13		62	16	1 55	3 73	38	77	67	2,353	
	27		27	1			18	3	77	39	11	5	33	445	
	1		8	3			20	13	78	233	27	72	22	963	
7			10	4			14	4	56	93	8	12	32	560	
4			13				12	4	60	54	15	38	35	688	
	14		14	11			13	8	20	59	15	27		337	
	4	4	2				6	1	18	65				159	
			3				2							13	
														9	
							1							1	
							5.688							69914	
0	3 50		3 25				4 00	3 50	3 75	4 00	4 50	4 50	3 00	3 69	
0	2 50		2 50				3 00	2 50	2 75	3 00	4 00	4 00	2 50	2 95	
6	69		69				69	69	69	66	66	69	66	69	
8	9		9				9	9	9	8 $\frac{1}{2}$	10	10	9	9.16	
0	3 00	3 33		3 00	3 00	4 00	5 00	4 00	4 00	3 00		5 50	3 00	3 66	

WAGES PAID TO COTTON MILL HANDS FOR FIRST SIX MONTHS
OF 1873.

Blank No.	January.	February.	March.	April.	May.	June.	Total—six months.
1.....	\$772	\$805	\$793	\$782	\$824	\$873	\$4,549
2.....	22,507	23,022	28,621	22,153	22,892	28,858	148,053
3.....							6,000
5.....	770	720	811	621	696	697	4,315
6.....							50,000
7.....	3,377	3,788	4,012	3,847	4,050	3,468	22,542
8.....	638	656	665	756	809	786	4,310
9.....							19,846
10.....	232	193	202	226	255	283	1,391
11.....	348	257	228	308	297	294	1,732
12.....	687	740	703	839	772	698	4,439
13.....							4,800
14.....	1,220	1,112	1,191	1,034	1,106	936	6,599
15.....	452	428	457	445	550	298	2,630
16.....							1,800
17.....							5,400
18.....	1,836	1,941	1,748	1,974	1,774	1,406	10,678
19.....							2,400
20.....	3,415	3,455	3,393	3,166	3,259	3,431	20,149
22.....							6,000
23.....							10,800
24.....							13,000

COTTON MILLS.

QUESTION 1.—What are the means of escape from the various work-rooms in case of fire? [NOTE.—*Set forth all means of escape.*]

ANSWER.—Blank No. 1. A wide hall, separate from rooms, six feet wide, with stairs five feet wide.

“ “ No. 2. Inside doors open outwardly. Fire ladders and balconies. All rooms have from two to four doorways.

“ “ No. 4. Spinning-room, third story—One broad stairway and ladders. Card room, second story—Doors at each end of room, and ladders. Basement, first story—three doorways.

“ “ No. 5. Mill is two stories; part employed on ground floor.

“ “ No. 6. Stairways built outside.

“ “ No. 7. Front doors, back doors and windows

“ “ No. 8. Stairways and outside doors.

“ “ No. 9. Outside ladders. Doors rear and front.

“ “ No. 10. The building is two stories in front, and three stories on the back. Doors open to the ground from two floors. The third floor has one large slide door at one end, and another door in the middle of the building about ten feet from the ground.

“ “ No. 12. Doors and stairways.

“ “ No. 13. Doorways.

“ “ No. 14. Doors large and rooms small, opening into tower and staircase, small doors at other end of each room in case stairway should be on fire.

“ “ No. 15. Doors and stairways.

“ “ No. 17. Ladders.

“ “ No. 18. One stairway. Ladder from ground to top of roof.

“ “ No. 20. Out through the doors into the tower, also ladder^s attached to the side of the mill with platforms.

“ “ No. 21. Four ladders attached to mill.

QUESTION 2.—What is the width of stairways? [NOTE. *If of different widths state width in specified localities.*]

ANSWER.—Blank No. 1. Six feet.

“ “ No. 2. All tower stairs about five feet nine inches. A few back stairways are less.

“ “ No. 4. Out of spinning room, six feet wide.
Out of card room, three and a half feet wide.

“ “ No. 5. Four and six feet.

“ “ No. 6. About twelve feet square. Stairs about three feet six inches wide.

ANSWER.—Blank No. 7. Four feet.

- “ “ No. 8. About three and a half feet.
 “ “ No. 9. Five feet.
 “ “ No. 10. Three stairs three feet wide.
 “ “ No. 12. Three feet.
 “ “ No. 13. Five feet.
 “ “ No. 14. Four feet.
 “ “ No. 15. Three feet.
 “ “ No. 16. Five feet.
 “ “ No. 17. Four feet.
 “ “ No. 18. Three feet six inches.
 “ “ No. 20. Three feet, 8 inches, width of stairways.
 “ “ No. 21. Six feet.

QUESTION 3.—Do doors open outwardly from rooms leading to outside? *None.*
 —*Give any facts relating to doors.*

ANSWER.—Blank No. 1. Yes.

- “ “ No. 2. Yes, into entries. Outside doors open inwardly in most cases. There are sixteen outside doors opening on the ground floors.
 “ “ No. 4. Both ways.
 “ “ No. 5. Both. Enough open outwardly to afford all necessary exit.
 “ “ No. 6. Open inside.
 “ “ No. 7. Outwardly into tower.
 “ “ No. 8. Outwardly and inwardly.
 “ “ No. 9. Yes.
 “ “ No. 10. No. One door in the upper room slides.
 “ “ No. 12. No.
 “ “ No. 14. No.
 “ “ No. 15. No.
 “ “ No. 16. No.
 “ “ No. 17. No doors but outside doors.
 “ “ No. 18. All doors open inwardly.
 “ “ No. 20. Doors in each story of the tower.
 “ “ No. 21. Yes.

QUESTION 4.—What methods of ventilation, and results of experience?

ANSWER.—Blank No. 2. Windows raise from bottom and lower from top.

- “ “ No. 4. No special methods in use.
 “ “ No. 6. Windows.
 “ “ No. 7. Good.
 “ “ No. 8. Scuttles and windows.
 “ “ No. 9. Ventilated by ventilators on the roof.
 “ “ No. 10. No particular method of ventilation.
 “ “ No. 12. No special means.
 “ “ No. 14. Mill small, with few hands employed. No special provision.

ANSWER.—Blank No. 15. No special means.

“ “ No. 17. Windows let down at the top.

“ “ No. 18. Let windows down.

“ “ No. 20. By opening top and bottom windows. In upper rooms patent ventilators.

“ “ No. 21. Doors and windows sufficient.

QUESTION 5.—Is shafting protected? If so, how?

ANSWER.—Blank No. 1. Shafting all above, out of all danger.

“ “ No. 2. Yes, as well as practicable.

“ “ No. 4. Generally by being out of reach, or by fenders.

“ “ No. 5. Yes, by guards.

“ “ No. 6. Babbit metal boxes.

“ “ No. 7. Yes.

“ “ No. 8. Most of shafting is overhead.

“ “ No. 9. Do not understand the question.

“ “ No. 10. No.

“ “ No. 12. Overhead.

“ “ No. 14. No. High overhead.

“ “ No. 15. Overhead.

“ “ No. 16. No.

“ “ No. 17. Shafting in card room, ten feet from the floor. Main belts boxed. No shafting in weaving room.

“ “ No. 18. Have no upright shafting.

“ “ No. 20. By patent oilers, so that we do not have to oil or clean the shafting while running.

“ “ No. 21. In all necessary places by coverings.

QUESTION 6.—Is the machinery guarded to protect employes from accident?

ANSWER.—Blank No. 1. Yes.

“ “ No. 2. Most of the gears are boxed, and especial pains taken to protect.

“ “ No. 4. Yes, as a general rule.

“ “ No. 5. It is.

“ “ No. 6. Protected where necessary.

“ “ No. 7. Yes.

“ “ No. 8. It is, mostly.

“ “ No. 9. Yes.

“ “ No. 10. Yes, unless they are very careless.

“ “ No. 12. Mostly.

“ “ No. 13. Yes.

“ “ No. 14. Yes, mostly.

“ “ No. 15. Mostly.

“ “ No. 16. Yes.

“ “ No. 17. Yes.

“ “ No. 18. Yes.

“ “ No. 20. We have modern machinery, where gears are well protected.

ANSWER.—Blank No. 21. In all necessary places.

QUESTION 7.—How are elevators constructed, operated and protected?

ANSWER.—Blank No. 1. None.

- “ “ No. 2. In tower, cased up. Operated by gearing in the upper part of tower.
- “ “ No. 4. Platform suspended by ropes and operated by belt.
- “ “ No. 5. None.
- “ “ No. 7. In tower, closed on three sides.
- “ “ No. 8. By hand.
- “ “ No. 9. Hand elevator, constructed of wood. Protected by self-closing trap doors.
- “ “ No. 10. By hand.
- “ “ No. 12. One story only. By hand railing.
- “ “ No. 14. One from lower to upper floor, operated by power and protected by railing in each story.
- “ “ No. 15. Operated by hand from basement picker room to upper room—railing.
- “ “ No. 17. Only one, protected by tight railing.
- “ “ No. 18. In the usual manner, protected by curbing.
- “ “ No. 20. Patent elevator, operated with worm gear. If rope should break, expansion catches, so that the elevator cannot fall.
- “ “ No. 21. By power.

QUESTION 8.—Is machinery cleaned while running? NOTE.—[State when, and by whom machinery is cleaned.]

ANSWER.—Blank No. 1. Cleaned often, but not while running.

- “ “ No. 2. Each operative cleans their own.
- “ “ No. 4. As a rule, no.
- “ “ No. 5. No.
- “ “ No. 7. No.
- “ “ No. 8. Wednesdays and Fridays. Partly running and partly stopped. Where there is any danger it is stopped.
- “ “ No. 9. No. Cleaned by hands when stopped.
- “ “ No. 10. No. Cleaned by the operatives every Saturday.
- “ “ No. 12. Not to great extent.
- “ “ No. 13. No. Saturdays by operators.
- “ “ No. 14. Not to great extent.
- “ “ No. 15. Not to much extent.
- “ “ No. 16. No. Cleaned by operatives on Saturdays.
- “ “ No. 17. No. Cleaned once a week by the hands that tend them.
- “ “ No. 18. No. Cleaned by those operating it.
- “ “ No. 20. Machinery cleaned when stopped, by operator.
- “ “ No. 21. Not ordinarily, but on Saturdays, P. M.

WAGES PAID TO WOOLEN MILL HANDS FOR FIRST SIX MONTHS OF 1873.

	1	2	4	5	6	7	9	11
January	\$4,316	\$1,499	\$4,320	\$5,518	\$4,016	.....	\$4,549	\$6,251
February	5,280	4,294	3,954	5,371	3,538	.....	4,382	5,981
March.	4,551	4,527	4,173	6,795	3,882	.....	4,482	6,571.
April	4,690	4,167	4,020	6,886	3,467	.....	4,098	6,144
May	4,889	4,466	4,612	5,030	5,691	.....	4,301	6,691
June	4,473	4,223	4,238	6,643	3,455	.....	4,190	6,326
Total—six months, 1873	27,199	26,176	25,317	36,193	21,849	15,000	26,002	37,961

WOOLEN MILLS—

CLASSIFICATION.	Blank No. 1.	Blank No. 2.	Blank No. 3.	Blank No. 4.
President				
Secretary				
Agent				
Superintendent	\$9 58			
Bookkeepers	6 39			
Clerks	50			
<i>Sorting Room.</i>				
Overseer		\$3 00	3 33	\$2 50
Sorters		2 00	2 00	2 00
Helpers				
<i>Dye House.</i>				
Overseer		4 00	3 00	3 50
Helpers	2 00	1 50	1 50	1 50
Scourers	2 50	1 50	1 75	1 50
<i>Carding Room.</i>				
Overseer	3 00	4 00	2 50	3 00
Second hand	1 75	2 00	1 62½	1 50
Card cleaners	1 00	1 25	1 50	1 37
Card tenders	1 00	1 00	75	85
Picker tenders	1 75	1 50	1 75	1 37
Helpers	64	75		1 00
<i>Spinning Room.</i>				
Overseer	2 50	3 25	2 75	3 00
Mule spinners		2 00	80	1 25
Jack spinners		1 75	1 75	
Two ter tenders	64	1 12½		1 25
Doffers		1 00		
Bobbin carriers	74			75
Tenders	80			
<i>Dressing Room.</i>				
Beamers		2 00	2 50	2 00
Spoolers		1 00	75	1 00
<i>Weaving Room.</i>				
Overseer	2 50	3 00	3 50	4 00
Second hand	1 75	2 25		2 00
Loom fixers		2 25	2 00	2 00
Weavers	1 50-2 75	1 50	1 30	1 65
Drawing-in hands		1 37½		1 50
Filling carriers	80	1 75	83½	1 00
Helpers		50		1 25

WAGES PER DAY.

Blank No. 5.	Blank No. 6.	Blank No. 7.	Blank No. 8.	Blank No. 9.	Blank No. 10.	Blank No. 11.	Blank No. 12.	Blank No. 13.	Average.
\$9 62	.....	.....	.....	.....	.....	.....	.....	.....	.....
4 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
4 62½	5 00	.....	.....	.....	.....	.....	.....	.....	.....
6 41	3 00	2 00	.....	.....	.....	.....	.....	.....	.....
.....	2 00	.....	.....	.....	.....	.....	.....	.....	.....
2 75	3 00	2 60	.....	.....	.....	\$2 50	.....	\$3 00	\$2 76
2 00	2 00	1 75	1 90	.....	.....	2 00	1 54	2 25	1 94
.....	.....	.....	.....	.....	\$2 00	1 25	.....	2 00	1 75
4 00	3 00	3 00	.....	3 25	.....	5 00	1 54	4 25	3 57
1 50	1 50	1 75	1 35	1 50	1 50	1 50	.....	1 37½	1 50
1 75	1 50	1 75	1 50	.....	.....	1 75	.....	1 62½	1 66
4 00	3 00	2 50	.....	3 50	.....	5 00	.....	4 50	3 50
3 00	1 50	1 25	2 00	2 50	.....	2 50	.....	2 25	1 94
1 50	1 25	1 25	1 00	1 50	.....	1 50	.....	2 00-1 50	1 40
80	1 00	75	75	75	1 50	80	1 54	62½	89
1 50	1 50	1 25	1 25	1 50	.....	1 50	.....	1 25	1 47
1 67	75	.....	.....	.....	.....	1 25	.....	.....	1 01
.....	3 00	.....	.....	3 00	.....	3 75	.....	3 00	3 03
.....	.....	.....	1 90	2 00	.....	2 25	.....	1 50	1 67
.....	1 50	2 00	1 80	1 83	2 00	.....	1 54	2 00	1 80
.....	75	75	90	.....	.....	1 25	1 54	1 00	1 02
.....	75	.....	80	.....	.....	.....	.....	.....	85
.....	75	.....	80	1 75	.....	90	.....	1 75	1 10
.....	75	.....	80	.....	.....	1 50	.....	.....	96
.....	2 00	2 00	1 75	2 00	.....	3 00	.....	2 62½	2 21
.....	75	70	90	75	.....	80	.....	62	78
.....	3 00	4 50	.....	5 00	.....	4 00	.....	3 00	3 16
.....	2 00	.....	2 25	3 25	.....	2 50	.....	2 25	2 28
.....	2 00	2 00	2 50	2 25	.....	2 25	.....	2 25-2 50	2 20
.....	1 55	1 00	1 50	1 55	1 00	1 50	.....	1 50-1 75	1 58
.....	1 50	1 50	1 50	1 40	.....	1 50	.....	1 25	1 44
.....	1 20	1 00	1 50	1 88	.....	1 75	.....	1 62½	1 65
.....	.....	.....	.....	1 47	.....	80	.....	1 25	1 05

WOOLEN MILLS —

CLASSIFICATION.	Blank No. 1.	Blank No. 2.	Blank No. 3.	Blank No. 4.
<i>Finishing Room.</i>				
Overseer.....	\$3 25	\$3 00	\$4 00	\$3 00
Second hand.....	1 50	1 75	.....	1 75
Press hands.....	1 25	1 50	1 62½	1 62½
Shear hands.....	.....	1 50	1 00	1 50
Burlers.....	.....	1 00	1 00	1 00
Fine drawers.....	.....	1 12½	.....	1 40
Sewing machine operators.....	1 25	.....	1 00	.....
Folders.....	.....	.....	2 00	.....
Giggers — overseer.....	3 00	2 75	3 33½	2 25
Gig hands.....	1 25	1 25	1 50	1 25
Fullers.....	2 50	1 50	2 00	1 50
Helpers.....	2 00	1 50	1 50	1 25
Teasel setters.....	.....	1 25	1 83½	1 50
Packers.....	2 50	.....	.....	.....
<i>Bleaching House.</i>				
Helpers.....	2 00	.....	.....	.....
<i>Miscellaneous Help.</i>				
Engineer.....	3 00	3 00	2 62½	2 25
Firemen.....	.....	1 75	.....	1 50
Machinists.....	4 00	3 00	2 50	2 50
Carpenters.....	3 00	3 00	.....	2 50
Oilers.....	.....	.....	.....	.....
Watchmen.....	2 00	1 75	2 25	1 50
Gas man.....	2 50	.....	.....	.....
Teamster.....	2 50	2 00	1 50	3 50
Time keeper.....	3 00	.....	.....	.....
Outside man.....	.....	.....	.....	.....
Number employed.....	134	126	130	112
Native.....	87	29	7	23
Foreign.....	47	97	123	89
Men.....	28	47	61	49
Women.....	38	35	20	23
Young persons.....	54	23	39	22
Children.....	10	11	10	6
Men who cannot read and write.....	.....	3	.....	.....
Women who cannot read and write.....	.....	.....	.....	.....
Intemperate.....	.....	.....	2	4
Number of sets of machinery—1873....	6	8	9	6
Number of sets of machinery—1872....	6	9	9	6
Hours of labor per week.....	60	66	66	66
Hours of labor on Saturdays.....	8½	.....	.....	.....
Price of board per week—men.....	5 00	4 00	4 50	4 00
Price of board per week—women.....	4 00	3 00	.....	3 50
House rent per month.....	.....	4 00	7 00	3 00

—WAGES PER DAY.—Continued

Blank No. 5.	Blank No. 6.	Blank No. 7.	Blank No. 8.	Blank No. 9.	Blank No. 10.	Blank No. 11.	Blank No. 12.	Blank No. 13.	Average.
1 00-3 75	4 00	2 25	1 50	3 50	3 75	1 37	4 00	3 50	1 85
2 00	2 00	1 12 $\frac{1}{2}$	1 50	2 25	1 50	1 75	1 75	1 75	1 51
1 50	1 50	1 35	1 35	1 50	1 75	1 75	1 75	1 75	1 36
1 00	1 25	1 00	83	90	80	83	83	83	92
80	1 00	1 00	1 50	1 25	1 00	1 00	1 00	1 00	1 40
2 00	1 50	1 50	1 50	1 25	1 00	1 00	1 00	1 00	1 13
.....	.....	.....	.....	.....	.....	.....	.....	.....	1 25
3 50	2 00	1 50	2 00	2 50	4 00	4 00	2 75	2 69	2 69
1 50	1 25	75	1 10	1 00	1 50	1 50	1 37 $\frac{1}{2}$	1 25	1 25
1 50	1 50	2 00	1 25	1 25	1 75	1 75	1 75	1 75	1 85
1 62 $\frac{1}{2}$	.....	.....	.....	1 04	1 50	1 50	1 37 $\frac{1}{2}$	1 47	1 47
.....	1 50	.....	1 25	.....	1 50	.....	1 37 $\frac{1}{2}$	1 46	1 46
4 00	.....	.....	.....	2 00	.....	.....	.....	.....	2 83
.....	.....	.....	.....	.....	.....	.....	.....	.....	2 00
.....
3 00	.....	.....	.....	.....	2 00	.....	2 25	2 59	2 59
2 25	.....	.....	1 75	2 00	.....	.....	.....	1 85	1 85
4 50-2 50	3 00	3 00	2 75	4 00	4 00	.....	3 75	3 21	3 21
2 75-2 00	3 00	3 00	2 75	3 00	3 50	.....	2 00	2 77	2 77
.....	.....	.....	.....	1 50	.....	.....	.....	1 50	1 50
1 75-2 00	2 00	1 25	2 00	1 75	.....	2 00	2 00	1 85	1 85
.....	.....	.....	.....	.....	.....	2 25	2 00	2 25	2 25
.....	1 75	2 00	1 50	1 75	.....	.....	1 50	2 00	2 00
.....	.....	.....	.....	.....	.....	.....	.....	3 00	3 00
.....	.....	.....	.....	.....	.....	1 62 $\frac{1}{2}$	.....	1 62 $\frac{1}{2}$	1 62 $\frac{1}{2}$
174	99	102	138	107	5	168	6	289	1,540
70	11	.....	38	.....	5	91	6	20	587
104	88	.....	100	.....	.....	71	.....	219	938
135	50	30	90	53	.....	79	4	170	796
12	20	50	32	18	.....	37	.....	42	327
26	26	12	16	14	.....	52	1	27	312
12	3	10	.....	22	.....	.....	1	.....	84
14	3	.....	.....	.....	.....	29	.....	.....	49
7	.....	.....	.....	.....	.....	2	.....	.....	9
1	.....	.....	.....	.....	.....	.....	.....	.....	7
.....	7	6	9	6	1	12	1	14	85
.....	7	6	9	6	0	12	.....	14	84
66	69	.....	61 $\frac{1}{2}$	61 $\frac{1}{2}$	60	66	63	66	64
.....	8	.....	9 $\frac{1}{2}$	9	6	9 $\frac{1}{2}$	10 $\frac{1}{2}$	.....	9
.....	3 50	3 50	4 50	4 00	.....	5 00	.....	.....	4 22
.....	3 00	3 00	3 50	3 00	.....	3 50	.....	.....	3 32
.....	4 00	4 00	5 00	7 00	.....	4 75	.....	.....	1 84

WOOLEN MILLS.

QUESTION 1.—What are the means of escape from the various work-rooms in case of fire? [NOTE.—*Set forth all means of escape.*]

- ANSWER.—Blank No. 1. Two outside ladders and three outside doors.
 “ “ “ 2. Two stairways to each room or doors, opening upon the ground, and ladders for each story.
 “ “ “ 3. Have iron ladders for fire purposes, which could be used as a means of escape from upper stories. Doors from weave room open on the earth.
 “ “ “ 4. Attic, two flights of stairs.
 Card and weave-rooms, two flights of stairs.
 Finishing room, three doors.
 “ “ “ 5. By stairs and ladders leading from each story.
 “ “ “ 6. Doors and windows on to platform and ladders.
 “ “ “ 7. Stairs in porch—iron ladders and fire platform from each story outside of mill.
 “ “ “ 8. Ladders and platform from each story. One at each end of the mill and one at side, beside stairways.
 “ “ “ 9. No chance for any person to get injured by fire.
 “ “ “ 10. Doors and windows.
 “ “ “ 11. All rooms in main building open into tower, which is separated from mill. There is also a fire escape on north and west sides of mill.
 “ “ “ 12. By descending one pair of stairs to outside door.

QUESTION 2.—What is the width of stairways? [NOTE.—*If of different widths, state width in specified localities.*]

- ANSWER.—Blank No. 1. Five feet.
 “ “ “ 2. Four and a half feet.
 “ “ “ 3. Five or six feet.
 “ “ “ 4. Main stairway four feet wide, others three feet wide.
 “ “ “ 5. Five feet.
 “ “ “ 8. Usual width.
 “ “ “ 10. Four feet.
 “ “ “ 11. Three feet nine inches wide. All in tower and above the other.
 “ “ “ 12. Three feet wide—uniform in width.

QUESTION 3.—Do doors open outwardly from rooms leading to outside.—NOTE.—*Give any facts relating to doors.*]

- ANSWER.—Blank No. 1. Yes.
 “ “ “ 2. No.
 “ “ “ 3. No.

- ANSWER.—Blank No. 4. No—inwardly.
- “ “ “ 5. The inside doors open outwardly—the outside doors open inwardly.
- “ “ “ 6. Yes.
- “ “ “ 8. No doors, except on first floor.
- “ “ “ 9. All but two.
- “ “ “ 10. No, nothing uncommon.
- “ “ “ 11. Open outwardly, into the tower.
- “ “ “ 12. Doors open inwardly from rooms leading to outside.

QUESTION 4.—What methods of ventilation, and results of experience.

- ANSWER.—Blank No. 1. Windows let down from top.
- “ “ “ 2. Windows.
- “ “ “ 3. None, only windows.
- “ “ “ 4. Windows let down at top.
- “ “ “ 8. Ventilation good, through all stories to the tower.
- “ “ “ 9. In weave room we have forty-four windows and two doors.
In finishing room we have forty-two windows and four doors.
In card room we have twenty-two windows and two doors.
- “ “ “ 10. A number of balt holes—always plenty of fresh air.
- “ “ “ 11. With our height of ceiling and numerous windows we have no trouble in regard to ventilation.
- “ “ “ 12. Windows and skylights in roof.

QUESTION.—Is shafting protected? If so, how?

- ANSWER.—Blank No. 1. All shafting overhead.
- “ “ “ 3. Shafting hung from ceiling.
- “ “ “ 4. In exposed places; it is boxed.
- “ “ “ 5. Yes; in the ordinary way.
- “ “ “ 8. Shafting all near ceiling.
- “ “ “ 9. Yes.
- “ “ “ 10. No.
- “ “ “ 11. All our machinery is either driven from shafting overhead, or from shafting in room below; there is no need of protection.
- “ “ “ 12. A portion of our shafting is cased over, where there might be danger otherwise.

QUESTION 6.—Is the machinery guarded, to protect employes from accident?

- ANSWER.—Blank No. 1. Yes.
- “ “ “ 2. Yes.
- “ “ “ 3. Where necessary.
- “ “ “ 4. No.
- “ “ “ 5. It is guarded in the usual manner.
- “ “ “ 6. Yes.

ANSWER.—Blank No. 7. Yes.

“ “ “ 8. Yes.

“ “ “ 9. We have six sets of ordinary woolen machinery.

“ “ “ 10. Where necessary.

“ “ “ 11. Guarded as well as it can be, and worked to advantage.

“ “ “ 12. Perfectly safe.

QUESTION 7.—How are elevators constructed, operated and protected?

ANSWER.—Blank No. 1. Cased up and operated by steam.

“ “ “ 2. By catch and spring.

“ “ “ 3. Elevator in tower protected by doors, operated by springs; other closely cased, operated by worm and gear in usual way.

“ “ “ 4. None.

“ “ “ 5. Otis & Brothers' & Co. elevator in tower, near center of building, operated usual way and protected by boxing.

“ “ “ 6. None.

“ “ “ 7. Elevator boxed.

“ “ “ 8. Elevator through one story, protected by closing platform.

“ “ “ 9. Have none.

“ “ “ 12. Elevator in tower outside of main mill; run by a belt and worm gear; no one is allowed to ride upon it.

QUESTION 8.—Is machinery cleaned while running? [NOTE.—State when and by whom machinery is cleaned.]

ANSWER.—Blank No. 1. By help when it needs it.

“ “ “ 2. No.

“ “ “ 3. No; is cleaned by each operator once a week.

“ “ “ 4. No; by operator, on Saturday afternoons.

“ “ “ 5. Partially; by the operator.

“ “ “ 6. No.

“ “ “ 7. No.

“ “ “ 8. Stopped to clean.

“ “ “ 9. Sometimes we leave it to the discretion of the foreman of each room.

“ “ “ 10. No; cleaned, when needed, by different persons.

“ “ “ 11. Hands are allowed time to clean their machines.

“ “ “ 12. Machinery is cleaned between working hours; cleaned by one of the owners of mill.

BUTTON MAKERS (BRASS AND CLOTH.)

CLASSIFICATION.	WAGES PER DAY.			AVERAGE.
	Blank No.	Blank No.	Blank No.	
	1	2	3	
Burnishers			\$3 10	\$3 10
Stampers			2 00	2 00
Laborers			1 56½	1 56½
Button coverers—best			1 40	1 40
Button coverers—ordinary			1 25	1 25
Machinists and tool makers		\$5 00		5 00
Cloth cutters		3 50		3 50
Packers		1 16½		1 16½
Overseers	\$3 50	5 00		4 25
Press hands	83	83		83
Press hands—ordinary	1 62½	1 50		1 56
Press hands—children	83	83		83
Die sinkers	6 00			6 00
Men employed	19	3		
Women employed	7	22	55	
Young persons	16			
Foreign		6		
Native		19		
Total employed	42	25	55	

BOOT AND SHOE MAKING.

CLASSIFICATION.	BLANK Nos.				Average.
	1	2	3	4	
Capital invested	\$8,000 00	\$2,00 00	\$3,000 00	\$500	
Present number of employes.....	75	2	3	...	\$1 94
Number required—for full business .	75	.....	2	...	77
Number of men	50	.....	.....	.....	50
Number of women	25	.....	.....	.....	25
Average wages per day—men.....	2 50	2 00	2 50	...	2 35
Average wages per day—women ...	1 25	.....	.....	.....	1 25
Average wages per day—boys.....	1 25	.....	.....	.....	1 25
Native .....	.....	2	.....	.....	2
Foreign .....	.....	2	2	3	7
Hours of labor, per week.....	60	72	60	...	64
Hours of labor on Saturdays.....	7½	12	10	...	9 83
Time allowed for dinner in minutes..	45	60	60	...	55
Monthly earnings—highest.....	.....	75 00	.....	.....	75 00
Monthly earnings—lowest .....	.....	40 00	.....	.....	40 00

MAKERS OF CARRIAGE HARDWARE AND NOTIONS.

CLASSIFICATION.	WAGES PER DAY.				AVERAGE.
	1	2	3	4	
BLANK NO.					
Burnishers—lathe	\$2 50	\$2 50	\$1 75	\$2 25	\$2 25
Burnishers—hand	3 00	.....	3 25	.....	3 12½
Tool makers—best	4 50	4 00	.....	4 00	4 12½
Tool makers—ordinary	2 50	2 50	.....	3 00	2 67
Machinists—best .....	.....	.....	5 00	.....	5 00
Machinists—ordinary .....	.....	.....	3 00	.....	3 00
Electro-platers	2 50	3 00	.....	3 00	2 83
Gilders	3 25	.....	3 25	.....	3 25
Gilders' helpers	1 00	.....	1 75	.....	1 37½
Solderers—best	1 50	2 50	2 00	2 00	2 00
Solderers—ordinary .....	.....	2 00	.....	1 17	1 58½
Solderers—young persons	75	1 00	1 25	.....	1 00
Stampers—best	2 00	2 50	3 00	2 25	2 44
Stampers—ordinary	1 50	.....	1 75	.....	1 62½
Japanners—best .....	.....	2 50	1 75	2 00	2 08
Japanners—boys .....	.....	75	.....	58	66½
Press hands—best	2 00	2 00	.....	2 00	2 00
Press hands—ordinary	75	1 00	83	92	87½
Helpers	83	1 50	.....	92	1 08
Helpers—ordinary	58	.....	.....	.....	58
Packers—women	1 00	1 00	83	92	94
Coverers .....	.....	1 00	.....	.....	1 00
Engineers	2 50	3 00	.....	.....	2 75
Watchmen .....	.....	2 00	2 00	.....	2 00
Teamster .....	.....	.....	1 75	.....	1 75
Overseer .....	.....	3 00	.....	.....	3 00
Hours of labor per week	60	60	60	60	.....
Number employed—men	34	34	31	16	115
Number employed—women	18	40	22	13	94
Number employed—young persons	14	6	10	3	33
Number employed—children	8	.....	.....	12	20
Native	50	.....	56	22	128
Foreign	24	.....	8	22	54
Total employed	74	80	64	44	262

MAKERS OF METAL NOTIONS.

CLASSIFICATION.	WAGES PER DAY.				AVERAGE.
BLANK NO.	1	2	3	4	
Overseers	\$3 75	.....	.....	.....	\$3 75
Brass moulders	2 37½	.....	.....	.....	2 37½
Dipping and silvering hands	2 00	.....	.....	.....	2 00
Brass turners	2 00	.....	\$2 00	.....	2 00
Brass polishers	2 00	\$3 00	.....	\$2 00	2 33
Machinists and tool makers	3 75	3 50	3 00	3 48	3 43
Laborers—skilled	2 00	.....	.....	2 47	2 23½
Laborers—unskilled, best	1 50	.....	.....	1 62½	1 56
Laborers—unskilled, ordinary	1 00	.....	83	78	87½
Contractors	3 33	.....	.....	.....	3 33
Press hands—best .....	.....	1 67	1 67	.....	1 67
Press hands—ordinary .....	.....	1 00	83	.....	91½
Stamp hands .....	.....	1 67	1 67	.....	1 67
Dipping hands .....	.....	3 00	2 50	.....	2 75
Japanners, overseer .....	.....	3 00	.....	.....	3 00
Japanners, boys .....	.....	66½	.....	80	73
Packers .....	.....	1 16½	83	.....	99½
Number of men employed	87	39	21	69	216
Number of women employed	55	20	48	24	147
Number of young persons employed .....	.....	5	8	.....	13
Number of children employed .....	.....	2	.....	.....	2
Native .....	.....	28	.....	.....	28
Foreign .....	.....	28	.....	.....	28
Total	142	66	77	93	378

MAKERS OF AGRICULTURAL IMPLEMENTS, AXES, TOOLS, IRON WARE, &c.

BLANK NOS.

CLASSIFICATION.

	1	2	3	4	5	6	7	8	9
Men—average per day	\$1 60	\$2 87½	\$2 00	\$2 25	\$2 50	\$2 25	.....	\$2 25	\$2 35
Young persons.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Price of board per week—men.....	5 00	5 00	4 00	5 00	5 00	.....	.....	4 00	5 00
Price of board per week—women.....	4 00	.....	3 50	.....	.....	.....	.....	.....	.....
Num. of men who cannot read and write.....	6 00	.....	.....	.....	.....	.....	.....	.....	.....
Native.....	175	42	3	.....	6	60	1	4	.....
Foreign.....	25	48	37	100	21	20	37	2	8
Men employed.....	125	90	37	100	27	60	23	2	.....
Women employed.....	25	.....	3	.....	.....	5	64	4	8
Young persons.....	50	.....	.....	.....	2	.....	.....	.....	.....
Number employed.....	500	90	40	100	27	70	60	4	8
Total number required for full business.....	250	120	100	125	40	80	175	8	11
Hours of labor per week.....	60	60	48	60	60	58	60	60	54
Hours of labor on Saturdays.....	10	10	8	10	9	8	9½	10	9
Time allowed for dinner in minutes.....	45	45	60	60	60	.....	60	60	60
Capital invested.....	175,000 00	100,000 00	50,000 00	100,000 00	26,000 00	100,000 00	300,000 00	10,000 00	1,600 00
Number of shares.....	7,000	4,000	2,000	4,000	.....	4,000	12,000	.....	.....
Par value of share.....	.....	25 00	25 00	25 00	.....	25 00	25 00	.....	.....
Number of owners.....	12	.....	.....	.....	2	.....	.....	.....	2
Horse power—steam.....	35	40	25	.....	.....	75	75	.....	.....
Horse power—water.....	.....	60	.....	100	10	.....	.....	10	.....
Production, lbs.....	200,000	.....	.....	.....	249,962 00	.....	.....	.....	350,000 00

CLASSIFICATION.

BLANK NOS.

	10	11	12	13	14	15	16	17	18
Men—average per day.....	2 48	\$2 00	\$2 25	\$1 50-3 50	\$175	\$2 25	\$3 00		\$3 75
Young persons.....									
Price of board per week—men.....	5 50	5 50	4 75	5 00		4 00		\$5 00	4 50
Price of board per week—women.....	4 50							3 50	
Numb. of men who cannot read and write.....		2	3	6				6	
Native.....	9	31		42				24	144
Foreign.....	34	14	15	13	10	5	38	38	331
Men employed.....	37	43	15		10	1	52	34	475
Women employed.....		2						11	
Young persons.....	7							16	30
Number employed.....	43	45	15	55	10	6	90	62	475
Total number required for full business.....	100	80	15	66	16	6	90	90	550
Hours of labor per week.....	60	60	84	60	60	60	60	60	60
Hours of labor on Saturday.....	9	10	12	10	10	10	10	9	10
Time allowed for dinner in minutes.....	60	30	60	60	60	60	30	60	60
Capital invested.....	80,000 00	25,000 00	20,000 00	40,000 00	15,000 00	5,000 00	80,000 00	75,000 00	\$1,000,000
Number of shares.....			40	1,600				43,000	100,000
Par value of share.....			500	25 00				25 00	10 00
Number of owners.....	2	2		6		1	2	3	
Horse power—steam.....									
Horse power—water.....	40	40				10	100	25	
Production, lbs.....		950,000	600,000					12	

BRICK MAKERS.

	BLANK NO.										Average.
	1	2	3	4	5	6	7	8	9	10	
Capital invested - - -	\$30,000 00	\$12,500 00	\$1,000 00	\$25,000 00		\$20,000 00	\$20,000 00	\$1,500 00	\$4,000 00	\$15,000 00	
Number of shares. - - -	1,200		1							1,500	
Value of shares. - - -	25 00		25 00							25 00	
Present number of employes	2	9	18	8		4	8	3		4	
Number req'd for full business	35		18	16		15	32	5	15	25	169
Average wages per day, best -	4 50	3 00	3 25		8					3 00	\$8 42
Average wages per day, ordinary	2 00	1 50	2 00	2 00	2 00	2 18	1 90			2 00	1 95
Average wages per day, teamster							1 50				1 50
Monthly earnings, best, highest	120 00	78 00							75 00	78 00	\$7 75
Monthly earnings, best, lowest											
Monthly earnings, ord'y, highest	52 00	70 00		60 00		55 00	38 00	38 00		50 00	51 87
Monthly earnings, ord'y, lowest		13 00		40 00			30 00	38 00	25 00		29 20
Hours of labor per month -	60	59	60	60	60	60	77	60	60		61 66
Hours of labor on Saturdays -	10	9	10	10	10	10		10	10		9 87
Length of season in weeks -	32			32					26		30
Total amount of wages paid	11,940 00	2,551 00	3,000 00		1,500 00	3,000 00	4,500 00	900 00			
In first 6 months of the year 1873											
Native - - - -	2	1	15	7		3	4	2		2	86
Foreign - - - -		8	8	1		1	4	1		2	20

CLOCK MAKERS.

TABLE NUMBER ONE.

	BLANK NO.	
	1	2
Capital invested	\$100,000 00	\$100,000 00
Number of shares	1,000 00	4,000 00
Par value	100 00	25 00
Number employed		80
Native		74
Foreign		144
Men		10
Women		15
Young persons		
Children		
Number required for full business	250	154
Total number now employed		13 50
Average wages per week—men		60
Hours of labor per week		10
Hours of labor on Saturday		3 50
Prices of board per week—men		2 50
Prices of board per week—women		60
Time allowed for dinner in minutes		
Persons who cannot read and write—native		1
Persons who cannot read and write—foreign		24
Number of horse power—steam	80	45
Number of horse power—water		20
Production		
Number of owners	6	

TABLE NUMBER TWO.

	CLASSIFICATION.		Wages per day.
Movement hands, best			\$3 00
Movement hands, ordinary			2 25
Movement hands, young persons, best			1 50
Movement hands, young persons, ord'y			1 00
Finishers, best			4 00
Finishers, ordinary			2 00
Case hands, best			3 00
Case hands, ordinary			2 00
Case hands, young persons, best			1 50
Case hands, young persons, ordinary			1 00
Dipping hands, best			3 50
Dipping hands, ordinary			2 00
Ornameters			4 00
Japanners			2 00
Dial hands, women, best			1 50
Dial hands, women, ordinary			1 25
Tablet hands, women, best			1 50
Tablet hands, women, ordinary			1 25
Children			50
Overseer			3 50-5 00

About eleven manufacturing establishments in the U. S.—nine-tenths of the entire product made in Connecticut.

BRITANNIA, NICKEL AND SILVER WARE.

BLANK NO.8.

	1	2	3	4	5	6
Capital invested.....	\$50,000 00	550,000 00			30,000 00	\$6,250 00
Number of shares.....	200	22,000			800	1,000
Par value.....	25 00	25 00			25 00	10 00
Number employed.....	20	600	42	11	125	15
Native.....	14	307	39	5		7
Foreign.....	6	293	6	6		8
Men.....	20	510				
Women.....		90				
Young persons.....		10				25
Number required for full business.....	50		90			
Total number now employed.....	20	600	45	11	125	
Average wages per day—men.....	2 00-5 00	2 50	2 75	2 50		
Average wages per day—women.....		59	59½	1 00	60	59
Hours of labor per week.....	60	9		10	10	9
Hours of labor on Saturday.....	10					12
Price of board per week—men.....		5 50				
Price of board per week—women.....		4 50	30	30		60
Time allowed for dinner in minutes.....		60				
Persons who cannot read and write—native.....		25				
Persons who cannot read and write—foreign.....	25	250				
Number of horse power—steam.....		150				
Number of horse power—water.....	9					
Number of owners.....						

SOAP MAKERS.

Of eighteen blanks sent out to Soap-makers, eight were returned, two of which were useless.

							Average.
Capital invested,.....	\$4,000.	\$1,000.	\$8,000.	\$1,500.	\$12,000	.....
Number employed,.....	6	3	8	1	1	15	34
Native,.....		2	4		1	14	21
Foreign,.....	6	1	4			1	12
Number required for full business,.....	8	3			4	15	30
Average wages per day, men,...	\$1 00	2 00	2 50			2 17	\$1 92
" " women,.....	.75					1 00	.88
Hours of labor per week,.....	60	60	60			60	60
" " on Saturdays,.....	10	10	10			10	10
Average wages per day of overseer,.....	\$ 4 00						\$4 00
Monthly earnings in each class, highest,.....	100 00	\$52 00			52 00		68 00
Monthly earnings in each class, lowest,.....	22 50	40 00			10 00		24 17
Time allowed for dinner in minutes,.....	45		60			45	50
Total amount of wages paid 1st 6 months of 1873,....		810 00			628 00	\$4,173	.....

INDIA RUBBER GOODS.

Number of blank		1	2	Number of blank		1	2
Men, wages per day,	\$1.75	\$1.75		Number employed.....		125	12
Women, " " "	1 25			Total required (for full business).....		150	30
Price of board per week Men.....		6.00		Hours of labor per week		60	60
Native.....	50	3		Time for dianer, minutes			60
Foreign.....	75	9		Capital invested.....	250,000.	8,000.	
Men employed.....	60	9		Number of shares.....	10,000.		
Women employed.....	65			Par value of shares.....	\$25.00	25.00	
Young persons.....		3		Number of owners.....			6

Number of blanks sent out four; Returned two.

MISCELLANEOUS.

	Pump Manufacturers.	Silk Ribbon Manufacturers.	Baskets.	Clutch Pulleys.	Steam and Gas Pipe.	Warp Company.
	1	2	3	4	5	6
Capital Invested.....	\$600,000.	\$100,000.	\$60,000.	\$50,000	\$10,000.	\$30,000.
Number of Shares.....	6,000	4,000	2,400	.....	.....	.....
Par Value.....	\$100 00	\$25 00	.....	\$25 00	.....	.....
Employés, total present.	167	46	88	5	12	28
Native	100	21	15	3	8	3
Foreign.....	67	25	23	2	4	25
Men.....	167	7	23	5	.....	.....
Women.....	.....	33	15	.....	.....	.....
Total number required (for full business).....	200	80	.....	50	12	28
Average wages per day, men.....	.....	.....	.....	\$2 37½	\$2 50	.....
Average wages per day, women.....	.....	\$1 23	.....	.....	.....	.....
Average wages per day, young persons.....	.....	62	.....	.....	.....	.....
Hours of labor per week.	60	60	60	60	60	66
Hours of labor on Sat'days	10	10	10	10	10	.....
Price of board per week, men.....	.....	.....	\$5 00	.....	.....	.....
Price of board per week, women .....	.....	.....	\$4 00	.....	.....	.....
Time allowed for dinner, in minutes	60	45	.....	30	60	30
Time at work.....	.....	$\frac{3}{4}$	.....	$\frac{1}{2}$	.....	.....
Monthly earnings, highest	.....	.....	.....	.....	100	.....
Monthly earnings, lowest.	.....	.....	.....	.....	40	.....

SHIRT MAKERS.

CLASSIFICATION.	BLANK Nos.					Average.
	1	2	3	4	5	
Superintendent's wages per day—men.....	8	33	4	83		\$6 58
Superintendent's wages per day—women.....	1	67	3	33		1 67
Cutters' wages per day—men.....	3	33				3 33
Sewing machine operators do.—women.....	1	17				1 17
Basters' wages per day—women.....	1	17				1 17
Finishers' wages per day—women.....	83					83
Starchers and washers' do.—women.....	1	00				1 00
Ironers' wages per day—women.....	1	17				1 17
Button hole makers wages per day—women.....	1	18				1 18
Engineers.....	3	33	2	00		2 66
Machinists.....	2	83				2 83
Clerks.....	3	33	4	83		4 08
Number employed—cutters—men.....	14	4	3		5	26
Sewing machine operators—women.....	130	49			20	199
Basters—women.....	100	49	45			194
Button hole makers—women.....	22					22
Starchers and washers—women.....	20	6	3			29
Finishers—women.....	25	25				50
Ironers—women.....	90	40	9			139
Other help—women.....	28					28
Other help—men.....	12					12
Employed outside of factory.....	500					500
Machinists.....		2				2
Clerks.....		2				2
Engineers.....		1				1
Native.....	305		28	70	25	428
Foreign.....	55		59	30		144
Price of board per week—men.....	6	00		4	00	5 00
Price of board per week—women.....	4	00		3	50	3 66
Do. do. factory, for laundry help.....	1	75				1 75
Hours of labor per week.....	60	60	59			59.66
Hours of labor on Saturdays.....	10	10				10
Total employed.....	900	206	87	100	25	1,318

Number of blanks sent out, 31; number of blanks returned, 9, 5 only being filled out.

STRAW HAT MAKERS.

CLASSIFICATION,	Men.	Women.	Young Persons.	No. owning places.
Pressers' wages per day	\$2 50	.....	.....	8
Bleachers and dyers' wages per day.....	2 83	.....	\$1 50	2
Blockers' wages per day	2 00	.....	.....	1
Finishers' wages per day	2 50	.....	.....	5
Sewing machine operators' wages per day	3 00	\$2 50	2 00	....
Hand sewers' wages per day .....	.....	67	.....	.....
Menders' wages per day.....	.....	.....	.....	.....
Trimmers' wages per day .....	.....	2 00	83	....
Paper-box makers' wages per day.....	.....	.....	1 50	1
General workmen, wages per day.....	2 50	.....	.....	9
Carpenters, wages per day	4 18	.....	.....	.....
Number employed	84	202	29	....

Native, 283; foreign, 7; hours of labor per week, 60; price of board per week—men, \$5.50; price of board per week—women, \$4.50.

HAT MANUFACTURERS.

We sent out forty-two blanks to hatters; of this number five were returned,² showing—

	Average.
Number of employés	169
Native	105
Foreign	64
Men	121
Women	47
Average wages per day—men	\$2 50
Average wages per day—women.....	1 33
Hours of labor per week.....	60
Time allowed for dinner in minutes.....	60
Board per week—men.....	\$5 33
Board per week—women.....	3 66

TAILORS—WOMEN.

CLASSIFICATION.	NUMBER OF BLANK.									
	1	2	3	4	5	6	7	8	9	10
Coat makers, wages per week, highest.	\$12 00				\$12 00					
Coat makers, wages per week, lowest.	9 00									
Pants makers, wages per week, highest.					12 00			\$7 50		\$7 50
Pants makers, wages per week, lowest.										5 00
Vest makers, wages per week, highest.	12 00		\$8 00	\$12 00	12 00	\$6 00	\$6 50	7 50	\$9 00	9 00
Vest makers, wages per week, lowest.	7 00						2 50			6 00
Hours of labor per week.	60-72	50	60		60	60	50		60	
Length of sea-on in weeks.	52	52	15	42		52	18		40	
Price of board per week.		4 00	4 00	5 50	5 00	4 00	5 50			
Number of coat makers.					8					
Number of pants makers.	2		3	2	2			2		3
Number of vest makers.	2			8 00	1	3	1	1	2	2
Machine operators, wages per week.		7 00								
Other hands, wages per week, highest.	10 00									
Other hands, wages per week, lowest.										
Shirt makers, wages per week, highest.	7 00	7 00								
Shirt makers, wages per week, lowest.		6 00								
Number employed.	7	6	8	5	6	3	1	3	2	5
Native.	3	4	3	4		3	1	3	2	1
Foreign.	4	2	5	1	6					4

TAILORS-WOMEN—Continued.

CLASSIFICATION.	NUMBER OF BLANK.										Average
	11	12	13	14	15	16	17	18	19		
Coat makers, wages per day, highest.....	\$12 00	\$7 00	\$9 00	\$11 00		\$7 00			\$14 00	\$10 50	
Coat makers, wages per week, lowest.....				6 00		6 00			4 00	6 25	
Pants makers, wages per week, highest.....	9 00	6 00	9 00	10 00	\$7 00	7 00	\$7 75	\$6 00		8 07	
Pants makers, wages per week, lowest.....				6 00		5 00		5 00		5 25	
Vest makers, wages per week, highest.....	9 00	6 00	7 00	7 50			7 50	6 00	12 00	8 56	
Vest makers, wages per week, lowest.....									5 00	5 12 1/2	
Hours of labor per week.....		60	60	60		60				60	
Length of season in weeks.....		32		14		36				36	
Price of board per week.....		3 50	3 50	3 50				3 50	4 00	4 18	
Number of coat makers.....			2	4							
Number of pants makers.....			2	4	8		2	3	18	27	
Number of vest makers.....			1	2			2	2		23	
Machine operators, wages per week.....									7	31	
Other hands, wages per week, highest.....							8 00		6 00	29 00	
Other hands, wages per week, lowest.....										10 00	
Shirt makers, wages per week, highest.....										7 00	
Shirt makers, wages per week, lowest.....			6 00							7 00	
										6 00	
Number employed.....	3	10	6	9	3	9	4	5	29	124	
Native.....		10	4	4	3	3		5	10	63	
Foreign.....		-	1	5		6	4		19	57	

TAILORS-MEN.

CLASSIFICATION.	NUMBER OF BLANK.											
	Blank No. 1.	Blank No. 2.	Blank No. 3.	Blank No. 4.	Blank No. 5.	Blank No. 6.	Blank No. 7.	Blank No. 8.	Blank No. 9.	Blank No. 10.	Blank No. 11.	Blank No. 12.
Coat makers, wages per week, highest.....	\$25 00	\$18 00	\$20 00	\$18 00	\$25 00	\$15 00	\$11 00	\$24 00	\$18 00	\$18 00	\$16 00	\$21 00
Coat makers, wages per week, lowest.....	16 00	15 00	.....	.....	.....	.....	.....	18 00	6 00	9 00	.....	15 00
Pants makers, wages per week, highest.....	.....	15 00	20 00	18 00	20 00	.....	.....	15 00	13 00	.....	16 00	.....
Pants makers, wages per week, lowest.....	.....	8 00	.....	.....	.....	.....	.....	10 50	6 00	.....	.....	.....
Vest makers, wages per week, highest.....	.....	12 00	.....	18 00	.....	.....	.....	.....	.....	.....	.....	.....
Vest makers, wages per week, lowest.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cutters.....	27 88	.....	.....	.....	6 50	5 00	5 00	5 50	.....	.....	.....	.....
Price of board per week.....	7 00	.....	.....	.....	6 50	5 00	5 00	5 50	.....	.....	.....	.....
Hours of labor per week.....	60-70	60	72	60	.....	60	60	60	72	60	60	.....
Number of coat makers.....	52	8	3	4	3	1	2	4	.....	2	4	5
Number of pants makers.....	.....	3	.....	2	1	.....	.....	2	.....	.....	2	.....
Number of vest makers.....	.....	1	.....	2	.....	.....	.....	1	.....	.....	.....	.....
Native.....	2	.....	.....	1	.....	.....	1	.....	.....	.....	.....	.....
Foreign.....	1	.....	6	7	4	.....	1	7	5	1	6	5
Total employed.....	3	.....	5	8	4	.....	2	7	5	2	6	5
Length of season in weeks.....	52	52	15	13	42	52	52	.....	18	40	40	.....

TAILORS-MEN—Continued.

NUMBER OF BLANK.

CLASSIFICATION.

	Blank No. 13.	Blank No. 14.	Blank No. 51.	Blank No. 16.	Blank No. 17.	Blank No. 18.	Blank No. 19.	Blank No. 20.	Blank No. 21.	Blank No. 22.	Blank No. 23.	Average.
Coat makers, wages per week, highest.....	\$11 00	\$13 00	\$15 00	\$20 00	.....	\$13 00	\$15 00	\$19 00	\$15 00	\$25 00	\$20 00	\$18 41
Coat makers, wages per week, lowest.....	.....	.....	10 00	15 00	.....	.....	7 00	.....	8 00	18 00	10 00	12 25
Pants makers, wages per week, highest.....	.....	.....	.....	15 00	\$12 00	.....	20 00	.....	.....	15 00	20 00	16 58
Pants makers, wages per week, lowest.....	.....	.....	.....	.....	.....	.....	5 00	.....	.....	6 00	10 00	7 00
Vest makers, wages per week, highest.....	.....	.....	.....	15 00	.....	.....	.....	.....	.....	.....	12 50	13 60
Vest makers, wages per week, lowest.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6 00	6 00
Cutters.....	15 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	21 44
Price of board per week.....	4 00	5 00	5 00	6 00	.....	.....	.....	.....	5 50	6 00	5 00	5 42
Hours of labor per week.....	60	60	60	.....	.....	.....	60	72	60	.....	.....	62
Number of coat makers.....	.....	.....	1	.....	.....	.....	.....	5	4	18 00	.....	63
Number of pants makers.....	.....	.....	.....	.....	2	.....	.....	.....	.....	14 00	2	28
Number of vest makers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7
Native.....	.....	.....	1	.....	.....	.....	4	.....	.....	.....	.....	16
Foreign.....	1	1	.....	8	.....	1	2	5	4	6	7	97
Total employed.....	1	1	1	8	2	1	6	5	5	4	26	7
Length of season in weeks.....	52	.....	1	.....	.....	.....	36	52	44	32	12	36

PIECE WORK. — For making coats, \$7.00 to 11.00; pants, \$2.00 to 2.50; vests, \$1.50 to 2.00; overcoats, \$10.00 to 15.00.

MAKERS OF BRASS.

Nc. of BLANK.	1	2	3	4	5	6	7	8	9
Capital invested.....	\$275,000.	300,000	300,000.	125,000.	230,000	80,000.	6,000.	3,000.	100,009.
Number of shares.....	11,000	12,000	14,000	6,000	9,200	3,200	.....	.....	4,000
Par value.....	\$25 00	25 00	25 00	25 00	25 00	25 00	.....	.....	25
Number employed.....	125	120	369	160	125	.....	.....	6	75
Native.....	.....	40	.....	.....	.....	.....	.....	.....	.....
Foreign.....	.....	80	.....	.....	.....	.....	.....	.....	.....
Men.....	.....	.....	279	.....	.....	.....	.....	.....	.....
Women.....	.....	.....	90	.....	.....	.....	.....	.....	.....
Children.....	.....	.....	25	.....	.....	.....	.....	.....	.....
Number required for full business.....	.....	120	369	225	150	45	30	15	150
Total number now employed.....	.....	120	369	160	125	21	.....	6	75
Average wages per day, men.....	.....	\$2 50	175-225	1 75	.....	1 90	3 00	2 25	2 50
" " " women.....	.....	.....	2 50-3 00	.....	.....	.....	.....	.....	.....
Hours of labor per week.....	.....	59	750-1 75	.....	60	60	59	60	59
" " " on Saturday.....	.....	10	8	10	10	10	9	10	9
Price of board per week, men.....	.....	.....	.....	.....	\$5 00	5 00	.....	5 00	5 50
Time allowed for dinner in minutes.....	.....	60	60	60	60	30	60	30	60
Number of horse-power, steam.....	.....	200	100	.....	.....	.....	20	.....	25
" " " water.....	.....	200	200	.....	.....	.....	.....	9	.....
Number of owners.....	57	33	50	57	.....	6	.....	1	.....

BLANK No.

	1	2	3	4	5	6
Capital invested.....	\$4,000 00	\$105,000 00	\$90,000 00	\$196,775 00	\$60,000 00	\$100,000 00
Number of shares.....		1,400	3,600	7,871	1,200	
Par value.....		25 00	25 00			
Number employed.....		60	50	69	15	151
Native.....	3	20	31	50		74
Foreign.....		40	19	19		77
Men.....		32	50	69		151
Women.....						
Young persons.....		5				
Number required for full business.....		85	75	110	40	100
Total number now employed.....	3	60	50	69	15	151
Average wages per day—men.....	2 60	2 00	2 60	2 25	2 25-3 50	2 25
Hours of labor per week.....	60	60	54	27	48	60
Hours of labor on Saturday.....		10	9		8	10
Price of board per week—men.....		5 00	5 50			
Price of board per week—women.....		4 00				
Time allowed for dinner in minutes.....		60	45	60	60	
Persons who cannot read and write—native.....		2				
Persons who cannot read and write—foreign.....		5	1			
Number of horse power—steam.....		50				125
Number of horse power—water.....			16			
Production, lbs.....		120,000				
Number of owners.....	3	20	6			2

HARDWARE AND NOTIONS.

BLANK NOS.

	1	2	3	4	5	6	7
Capital invested.....	\$50,000 00	\$12,000 00	\$30,000 00	\$100,000 00	\$250,000 00	300,000 00	\$7,000 00
Number of shares.....			1,200	4,000	10,000	12,000	280
Par value.....			25 00	25 00	25 00	25 00	25 00
Number employed.....	30	15	28	50	100	175	10
Native.....		15	24	30	33	60	9
Foreign.....			4	20	66	125	1
Men.....	29	13	20	50	100	125	9
Women.....	1	2	8			25	1
Young persons.....		5				25	
Children.....			5				
Number required for full business..	50	15	75	60	175	250	20
Total number now employed.....	30		28	50	100	175	10
Average wages per day, men.....	80-3 50	2 17	2 50	2 00	1 50-3 50	2 00	2 50
Young persons and children.....			1				1
Hours of labor per week.....	60	60	54	60	48	60	51
Hours of labor on Saturday.....	10	10	9	10	8	10	8½
Price of board per week for men...		5 00		5 00	5 00	5 00	
Price of board per week for women..		4 00				4 00	
Time allowed for dinner in minutes	30-60	30	60	30	45	30	60
Persons who can't read or write, nat.							
Persons who can't read or write, for.				3			
Number of horse power, steam.....				75	350		
Number of horse power, water.....	25	8	30	75		80	
Boys wages.....							
Number of owners.....	4	4	32	34	50		3

BLANK NO.

	8	9	10	11	12	13	14
Capital invested.....	50,000 00	\$10,000	\$150,000 00	\$25,000 00	\$100,000 00	\$9,000 00	\$325,000 00
Number of shares.....	2,000	.....	.....	1,000	4,000	360	13,000
Par value.....	25 90	.....	.....	25 00	25 00	25 00	25 00
Number employed.....	13	29	100	30	100	17	700
Native.....	4	23	.....	25	.....	3	450
Foreign.....	9	6	.....	5	.....	14	250
Men.....	13	13	.....	30	100	16	450
Women.....	.....	2	.....	.....	.....	.....	40
Young persons.....	2	14	.....	11	.....	1	190
Children.....	.....	.....	.....	.....	.....	.....	20
Number required for full business..	50	50	125	30	100	30	1,000
Total number now employed.....	13	29	100	30	100	17	700
Average wages per day, men.....	.....	75-4 00	1 50-5 00	3 00	.....	1 50	2 00
Young persons and children.....	.....	.....	.....	.....	.....	.....	.....
Hours of labor per week.....	51	48	60	49	59½	60	60
Hours of labor on Saturday.....	8½	8	8½	8	9½	10	10
Prices of board per week for men..	.....	4 50	6 00	4 50	.....	.....	5 00
Prices of board per week for women	.....	3 50	.....	4 00	.....	.....	3 00
Time allowed for dinner in minutes	.....	.....	60	60	60	60	60
Persons who can't read or write, nat.	.....	.....	.....	.....	.....	.....	.....
Persons who can't read or write, for	.....	.....	.....	.....	.....	.....	10
Number of horse power, steam....	.....	.....	50	.....	40	15	.....
Number of horse power, water.....	.....	.....	.....	120	.....	.....	.....
Boys wages.....	.....	.....	50-1 00	.....	.....	.....	.....
Number of owners.....	31	1	3	22	7	3	.....

GAS MAKERS.

CLASSIFICATION	BLANK No.	Wages Per Day.									Average Per Day.
		1	2	3	4	5	6	7	8	9	
Firemen, wages per day, best.....		\$2 00	\$2 33	\$2 33	\$	2 33	\$	\$2 33	\$2 50	\$2 33	\$2 31
Firemen, wages per day, ordinary.....		1 62	.....	1 92	.....	2 00	.....	1 85
Second Men.....		2 04	1 83	.....	.....	.....	.....	2 00	.....	1 81
Yard Men.....		2 04	.....	.....	.....	.....	.....	1 75	.....	1 85
Purifiers.....		1 75	.....	.....	.....	.....	.....	2 00	2 00	.....	1 92
Carpenters.....		3 50	.....	.....	.....	.....	.....	.....	3 50	.....	3 50
Masons.....		4 00	.....	.....	.....	.....	.....	4 09	3 00	.....	3 70
Blacksmiths, best.....		3 00	3 50	.....	3 25
Blacksmiths, ordinary.....		2 00	.....	.....	.....	.....	.....	2 00	2 10	.....	2 03
Pipe Layers.....		1 75	2 25	.....	.....	.....	.....	.....	2 50	.....	2 32
Gas Fitters.....		3 00	.....	.....	.....	.....	.....	.....	.....	.....	3 00
Lamplighters.....		1 58	.....	.....	.....	.....	.....	1 17	1 37
Meter Tenders.....		3 00	.....	3 00
Engineers, best.....		3 25	.....	.....	.....	2 91	2 33	.....	2 83
Engineers, ordinary.....		2 50	2 17	.....	2 33
Laborers.....		1 75	.....	.....	.....	.....	.....	.....	1 75	.....	1 83
Apprentices and Boys.....		1 66	.....	.....	1 66
Foremen and Overseers, best.....		4 17	6 00	4 50	3 17	5 95
Foremen and Overseers, ordinary.....		2 25	.....	.....	.....	.....	1 92	2 50	.....	.....	2 22
Hours of Labor, per week.....		84	81	81	.....	84	70	70	84	80
Native.....		1	2	.....	.....	.....	9	2	4	13
Foreign.....		4	.....	.....	.....	50	109	5	183
Board, per week.....		8	\$5 00	.....	.....	\$5 00	\$5 00	\$5 00	.....	.....	\$5 00
Total.....		8	5	8	3	3	3	59	711	9	209

PAPER MAKERS.

BLANK NOS.								
1	2	3	4	5	6	7	8	
Capital invested.....	\$35,000	\$40,000 00	\$160,000 00	\$16,000 00	\$12,000 00	\$100,000 00	\$30,000 00	
Number of shares.....		6,400			480	2,180	1,200	
Par value.....		25 00			25 00	25 00	25 00	
Number of employees.....	9	30	113	4	7	65	17	
Native.....	1	20	53	3	7	37	4	
Foreign.....	8	10	60	1		28	13	
Men.....	7	8	87	4	7	23	15	
Women.....	2	22	26	1		42	2	
Number required for full business.....	12	40	150	5		65	17	
Total now employed.....	9	30	113	4		65	17	
Average wages per day—men.....	2 28		1 44	2 50	1 65	1 67	2 00	
Average wages per day—women.....	83½		1 00					
Hours of labor per week.....	98	60	72	66	60	59	72	
Hours of labor on Saturday.....	16½	10	12	11		9	12	
Price of board per week—men.....	5 00		5 00	3 50		5 00	5 00	
Price of board per week—women.....	4 00		4 00			3 00	3 50	
Time allowed for dinner in minutes.....	60	60	60	30	30	60	60	
Persons who cannot read and write—foreign.....	1					5	3	
Number of engines.....	3		1	1	2		1	
Number of machines.....	1		1	2	1		1	
Number of horse power—steam.....	10		8					
Number of horse power—water.....	70		20					
Production per day, lbs.....	1,500		50	25	20	150	90	
Number of owners.....	1	2	500	2,000	2,000	2,000	1,600	
			27	2	4	5	7	

Wages per day, cost of living, value of real estate, etc., of 16 Boot and Shoe Makers.

	Blank No. 1.	Blank No. 2.	Blank No. 3.	Blank No. 4.	Blank No. 5.	Blank No. 6.	Blank No. 7.	Blank No. 8.	Blank No. 9.
Nationality	American.	Canadian.	German.	American.	Foreign.	American.	English.	German.	American.
Number in family	3	3	3	6	7	4	2	3	3
Number of rooms	9	3	4	4	6	4	4	4	11
Wages per day	\$2 00	\$2 00	\$2 00	\$1 50	\$2 00	75	\$2 50	\$2 50	\$2 00
Cost of groceries	300 00	240 00	300 00	175 00	400 00	100 00	360 00	300 00	
Cost of rent per month		9 00	15 00				10 00	10 00	
Cost of fuel and light	60 00	48 00	39 00	80 00	60 00	25 00	60 00	66 00	50 00
Cost of clothing		5 00		75 00	50 00		30 00	40 00	
Cost of furniture		150 00			20 00				
Cost of education and recreation				25 00	5 00				
Cost of charity and religion		10 00			15 00		3 00	3 00	50 00
Expenses of sickness		10 00	15 00	50 00	30 00	10 00			
Sundry expenses			2 00	50 00	20 00		25 00	40 00	
Total expenses					615 00		525 00	600 00	
Value of real estate	600 00			150 00	1,000 00	1,000 00	4,000 00	300 00	
Mortgage					100 00	100 00	225 00		

Wages per day, yearly cost of living, value of real estate, etc., of 16 Boot and Shoe and Makers — Continued.

	Blank No. 10.	Blank No. 11.	Blank No. 12.	Blank No. 13.	Blank No. 14.	Blank No. 15.	Blank No. 16.	Average.
Nationality	Irish.	German.	American.	American.	American.	American.	American.	
Number in family	11	3	2	2	2	3	3	6.75
Number of rooms	14	4	5	7	2	10		6.00
Wages per day	\$2 00	\$1 50	\$1 50	\$1 75	\$3 00	\$2 00		\$1 93
Cost of groceries and provisions . .		360 00	100 00			300 00	\$1 50 00	257 08
Cost of rent per month	8 00		5 00		15 50			10 26
Cost of fuel and light			50 00	48 00		75 00	50 00	53 84
Cost of clothing			30 00			50 00	50 00	41 25
Cost of furniture			10 00			10 00	300 00	98 00
Cost of education and recreation . .						30 00	25 00	21 25
Cost of charity and religion							50 00	18 50
Expenses of sickness	75 00		25 00			80 00	50 00	34 70
Sundry expenses			10 00	78 00		10 00		29 27
Total expenses			285 00	128 00		775 00		489 71
Value of real estate		2,000 00	300 00	3,000 00			400 00	
Mortgage		900 00					2,500 00	

Wages per day, yearly cost of living, value of real estate, and savings of 28 House Carpenters.

CARPENTERS.	Blank No. 1.	Blank No. 2.	Blank No. 3.	Blank No. 4.	Blank No. 5.	Blank No. 6.	Blank No. 7.	Blank No. 8.	Blank No. 9.	Blank No. 10.	Blank No. 11.	Blank No. 12.	Blank No. 13.	Blank No. 14.	Blank No. 15.
	Am'n.	Am.	Am.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.
Nationality,	5	6	6	3	3	3	4	5	4	4	5	1	1	3	3
Number in family,	6	4	3	7	6	12	10	10	6	5	8			14 00	12 00
Number of rooms,															
Wages per day,	\$3 00	\$3 00	\$2 50	\$2 75	\$2 60	\$3 25	\$2 50	\$3 50	\$2 75	\$3 50	\$2 86	\$1 67	\$2 75	2 25	3 50
Cost of groceries and provisions	275 00	240			117 00	300 00	300 00		300 00		300 00			300 00	144 00
Cost of rent per month,					10 00		5 00	16 67	15 00	4 25	6 67				
Cost of fuel and light,	50 00			44 00	25 00	75 00	40 00		75 00	75 00	40 00			40 00	48 00
Cost of clothing,	100 00				80 00	200 00	80 00		100 00	75 00	150 00	25 00			75 00
Cost of furniture,	50 00			2 00	120 00	4 00	8 00			200 00	5 00			400 00	
Cost of educat'n and recreat'n	30 00			30 00	30 00	50 00			50 00	20 00	300 00				
Cost of charity and religion,	30 00					25 00			100 00	10 00	10 00	5 00		50 00	
Expense of sickness,	20 00	10 00		4 00			100 00	50 00	10 00	10 00	5 00			10 00	
Sundry expenses,	20 00				10 00		150 00								
Total expenses,	577 00						683 00								
Value of real estate,	\$1,200	1,000		\$5,000		8,000 00		1,650 00	3,000 00		830 00			6,000 00	3,500 00
Mortgage,	150 00	400		500 00					1,800 00	1873					
Savings, 1872,	50 00				100 00			175 00		200 00		250 00			

Wages per day, yearly cost of living, value of real estate, and savings of 28 House Carpenters.—Continued.

CARPENTERS.	Blank No. 16.	Blank No. 17.	Blank No. 18.	Blank No. 19.	Blank No. 20.	Blank No. 21.	Blank No. 22.	Blank No. 23.	Blank No. 24.	Blank No. 25.	Blank No. 26.	Blank No. 27.	Average.
Nationality,	Am'n.	American.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	Am'n.	
Number in family, . . .	4	4	4	3	5	3	4	3	1	2	2	7	3.6
Number of rooms, . . .	10	9	6	12	5	8	5	9		9	9	7	3.92
Wages per day,	\$3 50	\$4 00	\$3 00	\$3 00	\$3 50	\$2 50	\$3 00	\$3 50	\$3 50	\$2 75	\$2 75	\$3 50	\$3.61
Cost of groceries and provisions		400 00	175 00	150 00	2 50	200 00	300 00			100 00	150 00	\$400	246.17 or 63.30 per cent.
Cost of rent per month, .						10 00	15 00				12 00	6 00	9.92
Cost of fuel and light, . .		100 00	80 00	50 00	60 00	35 00	50 00	60 00		50 00	60 00	50 00	55.55
Cost of clothing,		350 00	75 00	75 00	150 00	75 00	75 00				60 00	55 00	105.88
Cost of furniture,		800 00			10 00	200 00	10 00	800 00				16 00	85.93
Cost of education and recreation		50 00	20 00	50 00	20 00	25 00	25 00	35 00				20 00	51.78
Cost of charity and religion, .		100 00	25 00	50 00	20 00	15 00	10 00	50 00	40 00	10 00	50 00	20 00	34.25
Expenses of sickness, . . .		25 00	25 00	75 00	10 00	38 00	10 00	15 00	75 00	10 00	5 00	40 00	27.35
Sundry expenses,		200 00	250 00	30 00	200 00	12 00	50 00						98.20
Total expenses,								3,000 00		2,500 00	\$5,000	\$670	705.00
Value of real estate, . . .	7,000 00	12,000 00	2,500	6,000	\$3,500	\$1,000	2,500						
Mortgage,				200 00			2,300						
Savings, 1872,		1,000 00	500 00	200 00	150 00			600 00		100 00		\$ 00	

Wages per day, yearly cost of Living, value of real estate, and savings of 20 House Painters.

HOUSE PAINTERS.											BLANK Nos.										
1		2	3	4	5	6	7	8	9	10	11										
Nat.		Irish.	Native.	Native.	Nat.	Nat.	Nat.	Nat.	Scot.	English.	Native.										
Nationality,	2	5	5	3	3	5	2	5	4	2	5										
Number in family,	7	5	6	4	3	8	7	5	6	10	5										
Number of rooms,																					
Wages per day,	\$3 00	\$2 50	\$3 00	\$3 50	\$2 85	\$2 75	\$3 00	3 00	\$2 50	\$3 00	\$3 00										
Cost of groceries and provisions,		302 00		240 00			150 00	250 00	144 00	4 30	800 00										
Cost of rent per month,	6 25	10 00	27 08	8 00	12 00	12 00	10 00	6 00	14 50		15 00										
Cost of light and fuel, per year,	75 00	50 00	65 00	50 00		50 00	50 00		48 00	45 00											
Cost of clothing,		50 00		100 00		75 00	139 00		30 00												
Cost of furniture,			200 00	200 00		125 00	76 00		2 50												
Cost of education and recreation,		8 00		50 00			10 00														
Cost of charities and religion,				25 00		25 00	200 00		30 00		75 00										
Expenses of sickness,		200 00																			
Sundry expenses,		10 00		100 00		50 00	10 00														
Total expenses,		590 00		700 00		337 00															
Value of real estate,			2,500 00	2,100 00			500 00			4,000 00											
Mortgage,			500 00	1,500 00						1,500 00											
Savings—1872										250 00											

Wages per day, yearly cost of Living, value of real estate, and savings of 20 House Painters.—Continued.

HOUSE PAINTERS.											BLANK Nos.										
12	13	14	15	16	17	18	19	20	Average.												
	Nat.	Nat.	Nat.	Nat.	Native.	English.	Irish.	Amer'n.	Irish.												
Nationality,																					
Number in family,	4	2	3	4	5	9	5	6	4	4.15											
Number of rooms,	4	6	8	16	8	7	6	8	5	6.7											
Wages per day,	\$3 00	\$3 00	\$3 00	\$3 00	\$3 00	\$5 00	\$3 00	\$2 50	\$2 50	\$3 00											
Cost of groceries and provisions,	266 00	250 00	300 00	300 00	300 00	800 00	200 00	3 00	3 00	264 00											
Cost of rent, per month,	12 00	8 00			8 00	11 00	10 00	10 40	6 00	10 95											
Cost of light and fuel per year,	50 00	50 00	50 00	50 00	50 00	75 00	50 00		60 00	54 53											
Cost of clothing,	313 00	200 00			100 00	150 00	150 00			130 70											
Cost of furniture,	40 00				200 00		25 00			139 50											
Cost of education and recreation,	18 00	15 00				[50 00	75 00			32 58											
Cost of charity and religion,					20 00	50 00	30 00	14 00		28 30											
Expenses of sickness,	25 00	15 00			10 00	50 00	25 00		12 00	57 66											
Sundry expenses,	20 00				50 00	50 00	100 00		50 00	48 89											
Total expenses,	786 00	650 00			570 00	1,357 00	665 00		456 00	680 00											
Value of real estate,			\$3,500	\$4,000	3,000 00	3,000 00															
Mortgage,			1,000		700 00	700 00															
Savings—1872,				100 00		200 00															

HOUSE PAINTERS.

BLANK Nos.

MILL OPERATIVES.

	Mill Operative.	Wire Drawer.	Machinist.	Tool Maker.	Pin Maker.	Average.
	1	2	3	4	5	
NATIONALITY	French Canadian	Irish.	English	American.	American.	
Number in family,.....	5	2	8	2	3	4
Number of rooms,	4	6	6	9	5	6
Wages per day,... ..	\$1 50	2 62	3 50	5 00	3 00	3 12
Cost of groceries & provisions	225 00	200 00	480 00	300 00	.....	301 25
Cost of rent per month,...	5 00	10 00	8 50	.....	10 00	8 37
Cost of fuel and light,.....	40 00	30 00	50 00	100 00	50 00	54 00
Cost of clothing,.....	50 00	100 00	150 00	200 00	.....	125 00
Cost of furniture,.....	.....	25 00	25 00	.....	.....	25 00
Cost of education and recreation,.....	.....	13 00	12 00	.....	.....	12 50
Cost of charity and religion,	10 00	12 00	25 00	.....	.....	15 66
Expenses of sickness,.....	10 00	15 00	10 00	.....	.....	11 66
Sundry expenses,.....	15 00	.....	150 00	.....	.....	82 50
Total expenses,.....	410 00	515 00	850 00	.....	.....	591 66
Value of real estate,.....	.....	3,000.	.....	4,000 00	.....	.....
Mortgage, .....	.....	1,800.	.....	.....	.....	.....
Savings, 1872,.....	.....	350.	.....	.....	.....	.....

CIGAR MAKERS.

Classification.	Average Wages per day.	Classification.	Average Wages per day.
Cigar Makers.....	\$3.00	Packers	\$3.33
Young Persons, best.....	1.66	Young Persons, ordinary	.83
Piece hands paid \$12.00 per thousand.			
Hours of labor sixty per week. Board \$6.00 per week.			

MALLEABLE IRON WORKS.

Classification.	Average Wages per day.	Classification.	Average Wages per day.
Pattern Makers.....	\$2.42	Moulders	\$3.00
Laborers, best.....	2.00	Core Makers, best, young persons	1.67
Laborers, ordinary	1.67	Core Makers, ordinary, young persons.....	.67
Number owning places.			
Moulders.....	16	Pattern Makers....	2
		Laborers.....	8
Hours of labor per week, sixty.			
Blanks returned, two.			

HAIR PINS, PIANO PINS, ESCUTCHEON PINS,
RIVETS, &c.

Classification.	Average Wages per day.	Classification.	Average Wages per day.
Machine operators	\$3.00	Machine boys	\$1.00
Packers, (women).....	1.00	Japanners	2.50

TOOL MAKERS.

Classification.	Average Wages per day.	Classification.	Average Wages per day.
Lathe hands.....	\$2.00	Machinists, best.....	\$3.50
Helpers..	1.75	Machinists, ordinary....	2.50
Hours of labor, sixty per week.			

SEWING MACHINE NEEDLE MAKERS.

Classification.	Average Wages per day.	Classification.	Average Wages per day.
Turners and reducers....	\$1.25	Eye polishers.....	\$1.25
Groovers, girls.....	1.00	Pointers	3.00
Drillers, girls.....	1.00	Buffers, girls.....	1.25
Straighteners, y'g persons	1.25	Packers, girls.....	1.25
Reamers, girls	1.25	Straighteners, best, men	4.00
Temperers, men.....	2.50	Straighteners, ord., men	2.00
Grinders.....	1.16½		

Hours of labor per week, sixty.

Number of blanks sent out, eight. Returned filled, two.

MAKERS OF FINE MACHINERY.

Classification.	Average Wages per day.	Classification.	Average Wages per day.
Iron moulders.....	\$2.75	Laborers	\$1.75
Machinists, best	3.12½	Apprentices, first year.	.58
Machinists, ordinary	2.25	Apprentices, second year	.91½
Machinists, inferior	2.00	Apprentices, third year.	1.50
Machinists, helpers	1.75	Pattern makers.....	2.50

Board per week, men..... \$5.00

Board per week, young persons, 4.00

WORKERS IN BRASS.

Classification.	Average Wages.	Classification.	Average Wages.
Casters.....	\$4.33	Laborers, ordinary.....	\$1.54
Rollers.....	3.75	Packers	3.00
Floormen	2.00	Machinists.....	3.56
Muffle tenders.....	2.25	Watchmen	2.00
Laborers.....	1.75	Total employed.....	352

Hours of labor per week, sixty.

MARBLE AND STONE CUTTERS.

Under this head twenty-eight blanks were sent out to employers ; five of them were returned filled out, from which the following averages have been prepared :

Classification.	Wages per day.	Classification.	Wages per day.
Marble cutters,.....	\$3.00	Laborers, best	\$2.00
Granite cutters.....	3.25	Laborers, ordinary.....	1.50
Stone cutters.....	3.25	Letterers	4.00
Polishers.....	2.50		
Monthly earnings, highest	\$92.	Monthly earnings, lowest,	\$46.
Hours of labor per week, fifty-nine.			

RUBBER GOODS—(CLOTHING, GLOVES AND NOTIONS.

Classification.	Wages per day.	Classification.	Wages per day.
Overseer	\$3.00	Mill hands, helpers	\$1.75

HEATING DEPARTMENT.

Overseer	\$3.00	Helpers	\$1.75
----------------	--------	---------------	--------

GUM DEPARTMENT.

Overseer, woman.....	\$1.50	Piece hands	\$1.25
Cutters, men.....	1.75		

CLOTHING DEPARTMENT.

Piece hands, best, women,	\$1.50	Piece hands, ord., wom.	\$1.25
Packers, women.....	1.25	Cementers, men.....	1.75
Helpers, best	1.75	Overseers.....	4.81
Helpers, ordinary.....	1.58		

MISCELLANEOUS.

Machinists,	\$3.50	Carpenters	\$3.00
Blacksmiths	3.00	Watchmen	2.00
Teamsters	2.00		
Board per week, men....	5.00	Board per week, women,	3.50

Number of blanks sent out, four.

Number of blanks returned, three.

METAL BUTTONS.

Classification.	Average Wages per day.	Classification.	Average Wages per day.
Press hands.....	\$1.16	Overseer, (press hands) .	\$3.00
Packers.....	1.00	Overseer, (tool room)....	3.25
Machinists.....	2.87	Tool makers.....	3.25
Japanners, (overseers)...	3.25	Overseer.....	4.00
Japanners, (helpers)....	.66		

Hours of labor per week, sixty.

PAPER MAKERS.

Classification.	Average Wages per day.	Classification.	Average Wages per day.
Overseers.....	\$6.67	Millwrights.....	\$4.00
Rag cutters.....	1.50	Laborers.....	1.58
Finishers.....	2.25	Machinists.....	3.50
Sorters.....	1.17	Teamsters.....	1.50
Machine tenders.....	2.50	Engineers.....	1.83
Assistant tenders.....	1.50	Blacksmiths.....	3.00
Loftman.....	1.67		

PRINTERS.

Classification.	Average Wages per day.	Classification.	Average Wages per day.
Compositors.....	\$3.00	Bookbinders.....	\$3.00
Pressmen.....	2.75	Bookbinders, job.....	2.25
Laborers.....	2.00	Girls.....	1.25
Monthly earnings, highest.		Monthly earnings, lowest.	
Compositors.....	\$79.75	Compositors.....	\$41.33
Pressmen.....	85.00	Pressmen.....	72.00
Bookbinders.....	110.00	Bookbinders.....	65.00
Girls.....	50.00	Girls.....	25.00
Laborers.....	50.00	Laborers.....	38.00

Hours of labor per week, fifty-nine.

Number of blanks sent out, 27. Number of blanks returned, 8.

SEWING MACHINES.

Number blanks sent out, six ; number of blanks returned, two, from which the following table has been prepared :

Capital invested..	\$1,500,000.00	Number now employed..	315
Number of shares.....	6,000	Wages per day....	\$1.50-4.00
Par value	\$25.00	Hours of labor per week.	59
Number employed.....	315	Hours of labor, Saturdays	9
Native	193	Price of board per week,	
Foreign	122	men.....	\$5.00-7.00
Men.....	308	Price of board per week,	
Women	7	women	\$6.00
Young persons	30	Time allowed for dinner	
Number required (for full		in minutes	60
business)	575	Persons who cannot read	
Number of horse power,		or write, foreign.....	15
steam	295	Number of owners	290

CHAIR MANUFACTURERS.

Number of blanks sent out, three ; number of blanks returned, three, giving the following information :

Capital invested....	\$14,000.00	Number required (for full	
Number of shares.	480	business)	48
Par value	\$25.00	Number now employed.	43
Number employed.....	43	Average wages per day,	
Native	33	men	\$1.66
Foreign	10	Hours of labor per week	60
Men	30	Hours of labor, Saturday	10
Women	3	Price of board per week,	
Young persons	6	men	\$4.50
Price of board per week,		Time allowed for dinner	
women	\$3.50	in minutes	40
Number of horse power,		Number of owners.....	8
water.....	95		

PAPER BOX MAKERS.

Classification.	Average. Wages per day.	Classification.	Average. Wages per day.
Girls.....	\$1.00	Helpers	\$1.25
Cutters, men.....	2.63	Teamsters	1.75

Hours of labor per week, sixty.

PLATERS.

Classification.	Average. Wages per day.	Classification.	Average. Wages per day.
Electro platers	\$2.44	Burnishers.....	\$2.00
Buffers.....	1.75	Girls	1.00
Packers	1.25	Overseers.....	3.00
Monthly earnings highest, \$73.		Monthly earnings, lowest, \$20.	
Number of blanks sent out, 16		Number of blanks returned, 5	

Hours of labor per week, sixty.

PIN MAKERS.

Classification.	Wages per day.	Classification.	Wages per day.
Foremen	\$4.00	Whiteners.....	\$2.50
Pin makers.....	3.00	Machinists and repairers,	2.75
Wire straighteners	2.00	Girls	1.25
Number of blanks sent out, five.		Number of blanks returned,	
		three.	

QUARRYMEN.

Classification.	Average Wages per day.	Classification.	Average Wages per day.
Foremen, (shed work)...	\$4.00	Quarrymen	\$2.00
Foremen, (quarry work).	4.00	Teamsters	2.00
Stone cutters	4.00	Teamsters, with team...	4.00
Blockmen	4.00	Apprentices, first year..	1.25
Rubbers.....	2.25	Apprentices, second year	1.50
Blacksmiths	4.00	Apprentices, third year.	2.00
Laborers, or unskilled		Tool boys.....	1.16
workmen	1.75		

Hours of labor per week, fifty-nine.

Hours of labor Saturdays, nine.

GENERAL STATISTICS CONNECTICUT, 1870.

The following statistics, relating to Connecticut, are taken from the United States Census Report for 1870:

Population, - - - - -	537,454
Population, ten years of age and over, - -	425,896
Males, - - - - -	209,120
Females, - - - - -	216,776
Engaged in all classes of occupations, - -	193,421
Males, . . . - - - -	159,460
Females, - - - - -	33,961

AGRICULTURE.

Number of persons engaged in same, - -	43,653
Males, ten to fifteen years of age, - - -	1,355
Females, ten to fifteen years of age, - -	1
Males, sixteen to fifty-nine years of age, -	34,360
Females, sixteen to fifty-nine years of age -	96
Males, sixty years of age and over, - -	7,808
Females, sixty years of age and over, - -	33
Total, males, - - - - -	43,523
Total, females, - - - - -	130

PROFESSIONAL AND PERSONAL SERVICES.

Number of persons engaged in same, - -	38,704
Males, ten to fifteen years of age, - - -	197
Females, ten to fifteen years of age, - -	544
Males, sixteen to fifty-nine years of age, -	19,992
Females, sixteen to fifty-nine years of age, .	16,288
Males, sixty years of age and over, - -	961
Females, sixty years of age and over, - -	722
Total, males, - - - - -	21,150
Total, females, - - - - -	17,554

GENERAL STATISTICS—*Continued.*

TRADE AND TRANSPORTATION.

Number of persons engaged in same,	-	-	24,720
Males, ten to fifteen years of age	-	-	138
Females, ten to fifteen years of age,	-	-	31
Males, sixteen to fifty-nine,	-	-	23,788
Females, sixteen to fifty-nine,	-	-	175
Males, sixty years of age and over,	-	-	585
Females, sixty years of age and over,	-	-	3
Total, males,	-	-	24,511
Total, females,	-	-	209

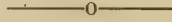
MANUFACTURING AND MECHANICAL INDUSTRIES.

Number of persons engaged in same,	-	-	86,344
Males, ten to 15 years of age,	-	-	1,967
Females, ten to fifteen years of age,	-	-	1,417
Males, sixteen to fifty nine years of age,	-	-	66,099
Females, sixteen to fifty-nine years of age,	-	-	14,455
Males, sixty years of age and over,	-	-	2,210
Females, sixty years of age and over,	-	-	196
Total, males	-	-	70,276
Total, females,	-	-	16,068

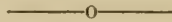
Statement of the Manufacturing Industries of Connecticut by Counties.

COUNTIES.	No. of Establishments.	STEAM ENGINES.		WATER WHEELS.		HANDS EMPLOYED.				CAPITAL.	WAGES.	MATERIALS.	PRODUCTS.
		Horse Power.	Number.	Horse Power.	Number.	Total.	Males above sixteen.	Females above sixteen.	Youth.				
Fairfield	754	4,862	129	3,809	176	13,844	10,218	3,074	552	12,145,097	6,580,593	12,552,157	23,499,004
Hartford	1,031	6,400	183	9,611	415	19,106	13,789	4,085	1,232	21,259,828	9,216,592	17,542,785	35,039,324
Litchfield	609	978	25	6,992	317	4,846	3,800	795	251	5,362,490	1,964,975	5,613,473	9,918,508
Middlesex	429	1,114	37	3,430	147	4,503	3,356	872	275	4,614,630	1,877,636	3,937,528	7,149,537
New Haven	940	8,383	225	7,252	253	23,306	16,927	4,918	1,461	29,445,641	11,549,919	22,054,303	45,156,181
New London	703	2,965	77	7,460	223	10,624	7,219	2,701	704	11,279,402	3,896,885	12,279,363	19,797,065
Tolland	238	343	15	4,634	164	3,909	2,119	1,499	291	3,177,931	1,295,816	5,543,279	8,907,799
Windham	424	874	20	11,207	293	9,385	4,256	2,866	2,263	7,996,259	2,504,741	6,786,661	11,028,066
The State	5,128	25,979	711	54,395	1,988	89,523	61,684	20,810	7,029	95,281,278	38,987,187	86,419,579	161,065,474

DOMESTIC LABOR AND WOMEN'S WORK.



HOTEL AND SALOON WORK.



To hotel keepers we sent out 204 blanks, 48 being returned, 33 of which contained the desired information, from which we have prepared the following table, representing very nearly the average wages paid and hours of labor in this branch of business throughout the State. The total number of women employed in various capacities in 33 hotels is 259, 17 of whom are native, 173 foreign, and 16 colored; 53 not given.

Classification.	Average wages per week, with board.	Hours of labor per day.
House keepers,	\$4 68	
Cooks,	4 74	11.25
Table girls,	2 95	10.28
Chambermaids,	3 06	10.20
Laundresses,	3 44	10.62
Kitchen girls,	2 84	10.78
Scrub girls,	2 85	10.28
Wash girls,	3 00	10.00
Store room girls,	4 00	

Part V.

COMMERCIAL AND TRANSPORTATION,
WAGES, &c



COMMERCIAL.



WATER TRAVEL AND TRANSPORTATION.

STEAM VESSELS.

Number of Blanks returned, 3. Total number of employees, 140, including officers. Foreign, 87; native, 53. Number who cannot read and write, 33. Highest wages per month, \$100; lowest, \$20. The average wages paid officers and hands will be found classified below:

Classification.	Average wages per month.	Classification.	Average wages per month.
Captains,.....	\$100 00	Cooks,.....	\$38 33
Mates,.....	58 33	Waiters,	20 00
Second Mates,.....	41 66	First Engineers,.....	75 00
Wheelmen & Quartermasters,	30 00	Second Engineers,.....	45 00
Deck-hands,	25 00	Firemen,	26 66
Stewards,	50 00	Oilers,.....	26 66

CONNECTICUT MARINE.

Statement from report of Edward Young, Chief of Bureau of Statistics, Washington, exhibiting the number of the various classes of vessels belonging to the several customs districts of the State of Connecticut, June 30th, 1873, classified according to rig, as reported to the Bureau of Statistics by customs officers.

PORTS.	Ships.	Barks.	Brigs.	Schoon'rs.	Sloops.	Steamers.	Unrigged.	Tons of Sailing Vessels.	Tons of Steam Vessels.	Tons of Unrigged.	Total Number.	Total Number of Tons.
Fairfield		1	.....	72	100	7	2	8,653.14	2,283.00	206.06	182	11,242.20
Middletown.....			2	86	34	26	7	11,806.06	5,829.95	1,233.80	155	18,869.81
New Haven.....			12	73	54	13	13	14,069.93	5,092.67	2,534.39	165	21,607.29
New London.....		8	1	88	73	20	2	9,871.68	10,269.88	883.60	192	21,025.25
Stonington	2	2	2	38	34	6	.....	8,203.75	4,235.41	.....	84	12,489.16
Total.....	2	11	17	367	295	72	24	52,604.56	27,620.91	4,953.15	778	85,183.71

FOREIGN TRADE OF CONNECTICUT PORTS.

The official report of the Bureau of Statistics gives the following statement of the foreign trade of Connecticut ports for December, and for the year ending with last December: New Haven, for December—Imports from Cuba and Porto Rico, \$60,323; other ports, \$7,489; total, \$67,402. Exports to Cuba and Porto Rico, \$11,121; other West Indian ports, \$5,833; Canada, \$3,160; total, \$20,114. Total for the year—Imports, \$1,029,595; exports (domestic), \$308,095, (foreign), \$16,976. New London, December—Imports from Cuba and Porto Rico, \$13,759. Exports to same ports, \$25,562. Total for the year—Imports, \$166,770; exports (domestic), \$80,249; (foreign), \$1,534. Fairfield, Middleton and Stonington, no trade in December. For the year—Fairfield had imports, \$19,978; exports, \$11,562. Middleton, no imports; exports, \$3,380. Stonington, imports, \$138,091, and no exports. Total for the year for Connecticut ports—Imports, \$1,354,433; exports, \$410,244, of which \$18,549 was of foreign goods.

HORSE RAILROADS.

Hanks were sent to all the roads in the state, eight in number. Returns have been received from seven. Information as to wages paid the various employes will be found below.

CLASSIFICATION.		1	2	3	4	5	6	7*	Average per day.	Total Number Employed.
Conductor's	wages, per day.....	\$2 00	\$2 00	\$2 00	\$2 00	\$2 00	\$2 00	\$2 00	\$2 00	29
Driver's	" " " " " " " " " " " "	2 00	2 00	2 00	2 00	2 00	2 00	2 00	2 00	55
Starter's	" " " " " " " " " " " "	2 50							2 50	1
Hostler's	" " " " " " " " " " " "	1 83	1 85	1 85			2 00		1 83	29
Harness-maker's	" " " " " " " " " " " "	2 00							2 00	1
Do. cleaners's	" " " " " " " " " " " "	2 00							2 00	1
Trackmen's	" " " " " " " " " " " "	1 75		1 75					1 75	7
Carpenter's	" " " " " " " " " " " "		2 50	3 00					2 75	2
Blacksmith's	" " " " " " " " " " " "	3 00	3 00	3 00	3 00	3 00			3 00	6
Do. Helpers	" " " " " " " " " " " "	2 50	2 50	2 50	2 50	1 00			2 20	5
Painter's	" " " " " " " " " " " "	3 50							3 25	2
Blacksmith's	" " " " " " " " " " " "	3 50		3 00					3 25	2
Laborer's	" " " " " " " " " " " "	2 00	2 00	3 00	2 00				1 93	24
Foreman of Stable,	" " " " " " " " " " " "		3 00				2 00	1 66	3 00	1

*No. 7 Drivers have one-half day off every other week.

STEAM RAILROADS—

CLASSIFICATION.	WAGES PER DAY.			
	Blank No. 1.	Blank No. 2.	Blank No. 3.	Blank No. 4.
Engineers.....	\$4 17	\$4 17	\$3 85	.....
Firemen.....	2 08	2 08	1 92	.....
Mechanics.....	.....	2 75	3 27	.....
Day laborers.....	1 50	1 50	2 22	.....
Conductors.....	3 83	3 33	3 85	.....
Baggage masters.....	2 33	2 08	1 92	.....
Brakemen.....	1 83	2 08	1 75	.....
Gate keepers.....	1 50	.....	1 62½	.....
Signal men.....	2 00	2 08	1 50	.....
Station men.....	3 35	2 50	1 92	.....
Switchmen.....	2 00	2 08	1 75	.....
Watchmen.....	1 75	2 08	1 75	.....
Machinists.....	2 50	2 75	3 34	.....
Blacksmiths.....	2 33	2 50	2 58	.....
Carpenters.....	2 50	3 09	2 62½	.....
Painters.....	.....	3 00	2 75	.....
Upholsterers.....	2 50	.....	.....	.....
Boiler makers.....	2 33	.....	.....	.....
Masons.....	2 67	.....	.....	.....
Joiners.....	2 50	.....	.....	.....
Telegraph operators.....	1 68	.....	.....	.....
Water boys.....	75	.....	.....	.....
Telegraph operators, wom.....	1 00	.....	.....	.....
Dining room waiters, men.....	.....	.....	.....	.....
Dining room waiters, women.....	.....	.....	.....	.....
Men employed.....	2,079	393	144	86
Women employed.....	5	.....	.....	.....
Boys employed.....	21	.....	5	.....
Native.....	1,057	305	81	.....
Foreign.....	1,048	88	63	.....
Total employed.....	2,105	393	149	86

—TABLE NUMBER ONE.

WAGES PER DAY.—*Continued.*

Blank No. 5.	Blank No. 6.	Blank No. 7.	Blank No. 8.	Blank No. 9.	Blank No. 10.	Blank No. 11.	Average.
\$3 00	\$3 65	\$3 27	\$4 17	\$3 50	\$3 08	\$3 50	\$3 64
2 00	2 12	1 73	2 08	1 75	1 88	2 08	1 97
.....	.....	2 75	3 00	2 50	3 17	3 50	2 99
1 50	1 54	1 50	1 50	1 50	1 75	1 83	1 63
3 00	3 27	2 88	3 83	3 54	2 88	3 75	3 42
2 08	2 12	1 92	2 08	2 08	2 00	2 08	2 07
2 08	1 92	1 92	1 83	1 73	1 75	2 00	1 89
.....	1 35	.....	.....	.....	.....	.....	1 49
.....	.....	.....	1 83	1 25	1 25	.....	1 65
.....	1 92	2 31	2 00	.....	1 67	2 17	2 23
.....	1 54	1 73	1 82	1 50	1 83	2 00	1 81
2 08	1 92	.....	1 83	1 50	1 75	2 00	1 85
4 17	2 89	2 75	3 00	2 50	.....	.....	2 65
.....	3 08	2 75	2 50	2 50	.....	2 00	2 53
3 00	3 08	2 75	3 00	2 50	3 08	2 00	2 75
2 08	2 69	.....	.....	2 50	.....	.....	2 60
.....	.....	2 75	.....	.....	.....	.....	2 62
.....	.....	.....	.....	.....	.....	.....	2 33
.....	.....	.....	.....	.....	.....	.....	2 67
.....	.....	.....	.....	.....	.....	.....	2 50
.....	.....	.....	.....	.....	.....	.....	1 68
.....	.....	.....	.....	.....	.....	.....	75
.....	.....	.....	.....	.....	.....	.....	1 00
.....	1 54	.....	.....	.....	.....	.....	1 54
.....	77	.....	.....	.....	.....	.....	77
55	533	213	182	328	41	147	4,201
.....	7	.....	.....	.....	.....	.....	12
.....	.....	.....	.....	.....	.....	.....	26
24	.....	72	.....	184	22	42	1,787
31	.....	126	.....	144	19	105	1,629
55	540	213	182	328	41	147	4,239

STEAM RAILROADS—

STEAM RAILROADS NATIVE AND FOREIGN.	NUMBER EMPLOYED.					
	Blank No. 1.		Blank No. 2.		Blank No. 3.	
	Native.	Foreign.	Native.	Foreign.	Native.	Foreign.
	Not given.					
Engineers	93	3	18	2	8	....
Firemen	47	37	12	6	6	2
Mechanics .....	....	....	14	4	2	....
Day laborers.....	166	660	112	63	8	52
Conductors	59	1	15	....	6	....
Baggage masters.....	61	9	8	....	8	....
Brakemen	124	69	25	5	12	....
Gate keepers.....	....	11	....	....	1	1
Signal men.....	13	36	4	....	....	2
Station men.....	158	21	44	....	15	....
Switchmen.....	29	43	3	2	3	2
Watchmen	21	27	11	....	2	3
Machinists	96	22	16	....	3	1
Blacksmiths.....	18	31	14	2	1	2
Carpenters.....	109	29	7	....	5	2
Painters.....	22	10	2	3	1	1
Upholsterers.....	2	2	....	....	....	....
Boiler makers.....	6	16	....	....	....	....
Masons	8	11	....	....	....	....
Tinners.....	2	4	....	....	....	....
Telegraph operators.....	12	1	....	....	....	....
Water boys.....	16	5	....	....	....	....
Dining room waiters, men.....	....	....	....	....	....	....
Dining room waiters, women.....	....	....	....	....	....	....

—TABLE NUMBER TWO.

NUMBER EMPLOYED—Continued.

Blank No. 5.		Blank No. 6.		Blank No. 7.		Blank No. 8.		Blank No. 9.		Blank No. 10.		Blank No. 11.		Total number of each class employed.
Native.	Foreign.	Not given.		Native.	Foreign.	Not given.		Native.	Foreign.	Native.	Foreign.	Native.	Foreign.	
2	...	23	6	3	10	12	...	3	...	4	...	193		
1	1	22	4	5	10	8	...	3	...	4	...	173		
...	4	3	9	39	12	1	...	4	...	92		
...	30	289	20	100	85	33	105	...	12	1	99	1,869		
2	...	11	7	...	6	4	2	2	...	4	...	123		
1	...	2	7	...	3	7	2	2	...	3	...	136		
3	...	25	15	5	13	13	7	4	...	8	2	340		
...	...	10	...	...	...	...	...	...	...	...	...	23	
1	1	5	1	1	...	1	...	...	65		
9	...	20	15	...	20	23	...	6	2	10	...	257		
...	...	15	...	5	4	3	2	...	2	1	1	117		
1	...	18	...	1	5	2	1	...	2	...	4	96		
1	...	19	5	...	5	13	5	...	...	1	...	188	
...	...	20	1	1	2	5	3	...	...	1	...	103	
2	...	32	3	1	5	11	3	1	...	...	...	215	
1	...	2	...	...	...	4	1	...	...	...	...	48	
...	1	...	...	...	...	...	...	...	5		
...	3	...	...	...	...	...	25		
...	14		
...	8	...	...	...	...	...	9		
...	13		
...	21		
...	...	7	...	...	...	...	...	...	...	...	...	7	
...	...	7	...	...	...	...	...	...	...	...	...	7	

4,289

STEAM RAILROADS—TABLE NO. THREE.

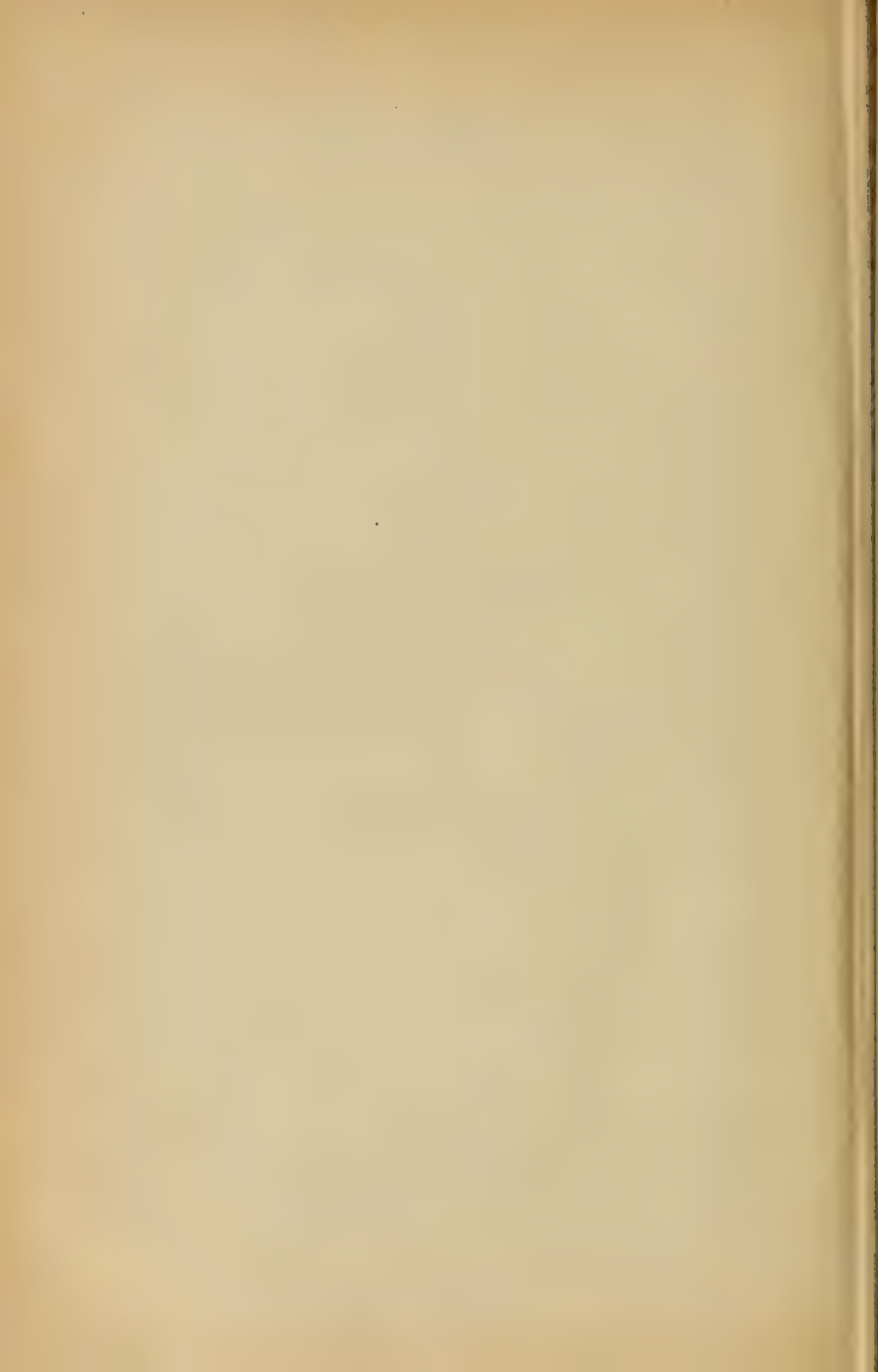
HOURS OF LABOR STEAM RAILROADS.	Average hours of labor per week.	HOURS OF LABOR STEAM RAILROADS.	Average hours of labor per week.
Engineers.....	54.62	Watchmen.....	63
Firemen.....	54.62	Machinists.....	58.28
Mechanics.....	57.28	Blacksmiths.....	58.05
Day laborers.....	58.05	Carpenters.....	58.05
Conductors.....	52.12	Painters.....	58.28
Baggage masters.....	55.05	Upholsterers.....	57.06
Brakemen.....	54	Masons.....	60
Gate keepers.....	64.08	Tinners.....	60
Signal men.....	63.42	Telegraph operators.....	72
Station men.....	62.05	Water boys.....	36
Switchmen.....	63	Boiler makers.....	60

NUMBER OWNING PLACES.

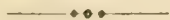
Engineers.....	13	Machinists.....	6
Firemen.....	4	Blacksmiths.....	7
Day laborers.....	26	Carpenters.....	5
Conductors.....	6	Painters.....	1
Brakemen.....	3	Mechanics.....	5
Station men.....	22	Baggage masters.....	2
Watchmen.....	3	Gate keepers.....	2
Price of board per week.....	\$7 00, 6 00 and 5 50		

Part VI.

MISCELLANEOUS.



SAVINGS BANKS.



The Bureau had great hopes of presenting much valuable information in this report from the savings banks concerning the deposits of working men in those institutions, but on a few preliminary inquiries from these sources we ascertained that such particular and reliable information as we desired could not be obtained in season for present use. These banks do not generally keep a record of the occupation of their depositors. The officers can only answer that the deposits of the working people are usually in small sums. We need for our use not only the number of depositors and the amount of deposits from this class of our fellow citizens, but also the number of workmen withdrawing deposits, and the amounts withdrawn. We learn, generally, that the sums deposited by working people have been far less this year than heretofore, and that withdrawals have been unusually free and frequent, owing, as is supposed, to the general depression in business, and the increased cost of food and other necessities of life, making it necessary to expend all their little savings to meet their daily wants.

It is believed that savings banks are specially intended for the benefit of the poor, not merely to hold in entire safety their earnings, but to afford them loans in preference to others for the construction of their unpretentious homes. When the working man of small means has been able to build himself a house, and to feel that he is the owner of real estate, he is bound by new attachments to society and to the state, and it is a wise policy on the part of the savings institutions to encourage those attachments to the utmost, consistent with the safety of the loans, and the prudence and promptitude of the borrowers. But such is not the case with all of the savings banks. With some of them the chief consideration appears to

be the best modes of exacting the utmost farthing from depositors and borrowers, directly, where the law allows it, and indirectly, through bonuses, commissions and exchange, where it does not. The poor and dependent are more subject to these undue exactions than those who have other resources from which to relieve their pressing necessities. Thousands of rich men, or those who are comparatively so, deposit largely, or suffer their deposits to accumulate to large sums, because the safety of their funds and the certainty of their dividends are more satisfactory to them than larger profits with greater hazards. The law requiring fifty per cent of deposits to be invested in real estate was not only intended, as we believe, to secure the depositors against loss, but also to encourage the poor, those in moderate circumstances, and especially the laborer, and every other class of workingmen, to have homes of their own.

The failure, throughout the country, of many irresponsible public and private banking institutions has had a crushing effect upon the class of people for whose protection we plead; and we are confident that it is in the disposition of the General Assembly to throw around the workingmen new guards for their future security against such destructive influences.

Since the above was written the special committee appointed by the General Assembly of 1873 have made their report, and we learn from it that they have experienced the same difficulty in learning the avocations of depositors that we have met, owing to the method in which these banks have kept their accounts.

The answers are generally to this effect: "It is impossible to classify the depositors by their occupations."

The State Savings Bank, Hartford, however made the following return. The officers say. "The depositors in this bank from the beginning may be classified as follows:"

	Number.	Per cent.
Mechanics, laborers, and operatives in factories,	3,513	28.01
Women and children,	5,330	42.49
Farmers,	1,152	9.18
Clerks and agents,	458	3.65
Merchants and traders,	327	2.61
Professional men,	189	1.51

	Number.	Per cent.
Teachers, male,	37	.29
Artists, musicians, hotel and boarding house keepers, officers in the army and navy, keepers of livery stables, editors and publishers,	52	.41
Not known,	1,485	11.84
	<hr/> 12,543	<hr/> 100.00

The increase of deposits for each five years has been :

From July, 1858, to February, 1863.....	\$522,497	26
From February, 1863, to February, 1868.....	229,576	30
From February, 1868, to February, 1873.....	827,623	93

All the real estate loans of this bank are made at home.

Deposited during year ending November 1, 1873.....	\$497,578	72
Withdrawn during same year	580,151	90
Number of deposits less than \$500—30,60; amount of same.....	489,673	02
Number between \$500 and \$1,000—1,029; amount of same ...	535,458	30
Number over \$1,000 and not over \$3,000—264; amount of same..	413,870	00
Number over \$3,000—37; amount of same	156,570	80
Largest amount due a single depositor	12,224	17
Average to each depositor.....	313	45

If the statement from this bank could be regarded as representing the average of the entire number, it would be a highly satisfactory account, especially of the comparative condition of the working mechanics and other working people of the State; but for want of further statistics and more minute details, only slight inferences can be drawn. There are in the State seventy-nine savings banks, with 205,570 deposit accounts, amounting to \$72,205,623 88, and having \$1,295,607 41 of surplus funds. The average amount of each deposit is \$351 35, and the average to population \$134 35—being twice that of New York, \$6 more than that of Massachusetts, and \$70 less than that of Rhode Island. Of the depositors, 189,238 had accounts of not over \$1,000 each. The New Haven county banks have about seventy and a half per cent. loaned on real estate, and fourteen and a half on personal security. This is the highest average loaned on real estate, with the exception of Hartford county, where it amounts to eighty-three per cent of their funds, only seven and a half per cent. being loaned on personal security.

SANITARY MATTERS—INJURIES, &c.



The domestic living of the laborer and artizan is a matter of the highest consequence, and invites the most thorough investigation and consideration of the Bureau. Life in the factory is not all that demands inquiry. The homes of the working people contribute to the health and happiness of the inmates, or to their misery, degradation and ill health, much more than the surroundings of their places of labor; and it is alike for the interest of employer and the employed that these homes should not be crowded or polluted by impure and damp air, foul drains and cesspools, indecent privies, decaying vegetation and other garbage in halls, yards and cellars, and the innumerable other causes that lead to dysentery, cholera, typhoid fevers, etc.

The effect of such surroundings cannot be otherwise than ruinous to health and character, and must lead to intemperance and crime, and fill our almshouses and prisons with subjects that, under wise sanitary laws and regulations, would reduce the tax list and cause multitudes to become ornaments to society rather than its corroding cancers.

To afford the General Assembly precise information on this subject, would require the constant personal investigation of both of the members of the Bureau throughout the year, with occasional medical assistance. We could relate instances of modes of living, even in this State, that would startle such of our citizens as have not been made familiar with life in all its phases. But we are compelled to pass them by for the present. No one can deny the force of the argument of the

Massachusetts Bureau on this subject: "that the owner and capitalist have a duty to perform in connection with the miserable tenant-houses of to-day, and when that duty is performed the search for such tenements as the striving workman seeks will not be unavailing." "But it is with the self-effort of the working man that we have now to deal. It must be in a judicious saving at home that the first steps of advance must be taken, saving not alone in expenditure, but in a preventive way. When every cause of unhealth has by care and labor been removed from the artizan's home; when the privy vault has taken on the advantages of the earth closet; when the sink drain is made water tight and flows into an ample water tight cesspool; when the hog-pen is kept dry and at a proper distance; when the well has been made secure against the contamination of slops or sewers; when garbage is taken care of and the cellar lighted and drained; when the rooms, stairs and passage-ways are ventilated, whitewashed and scrubbed, and are kept so; when the food purchased, though it be ever so simple or coarse, is pure and well cooked; when personal cleanliness has been established and the poison of alcohol is not undermining—THEN a saving of days' works, of doctors' and apothecarys' bills, of extra labor and lost time (just as pecuniary as any), is being made, and treasures of infinite value, health, contentment and honesty become the possession and further inspiration of the striver. These and kindred efforts must be put forth by the majority of our laboring men, whether "navies" or skilled mechanics, whether existing in crowded "beehives," or occupying the single tenements of the artisan, before any considerable progress can be made by them in the upward scale.

INJURIOUS OCCUPATIONS.

Under this head we give, from various sources, some of the dangers arising from the occupations of the working people. We quote, first, from the Massachusetts report: that "the de-

structive character of some of these occupations is fully recognized and deplored, but as yet only a few have found amelioration in the persistent thought and effort of philanthropic men. What has been done for the tool-grinders of England, needs to be done in America for the fatal, and worse than fatal, scores of her processes of manufacture. . . . No one who has investigated the history of those employed in the manufacture of matches can doubt that the terrible disorganization of the tissues of the body, which results from long employment therein, is worse than death. And yet, although for years these evils have been recognized, little comparative improvement has been made in the processes in use. One cannot read the highly interesting monograph of Dr. Nichols (in 2d Massachusetts Board of Health), and not be impressed with the unmitigated dangers and possibilities of a horrible death which attach to the picking of South American hair for mattresses, etc., (in which hundreds of girls and women are employed), and the fleshing of the hides in our tanneries. . . . The parasitic diseases of wool-handling, milling, and the preparation of hair, remain unguarded though largely preventable. . . . To all of these are to be added "the inflections that are possible and almost certain to the manufacturers of certain arsenic-colored wall papers, prints, dress goods, artificial flowers, etc. The list of these manufactures possessing injurious tendencies might be considerably extended, and to many is well known. . . . The question naturally arises, how far the employer is obligated to those he has introduced to these manufactures of injurious possibilities (usually at no extra compensation)? As life and health are serious matters, and both are endangered in a service where only average pay is given, it would appear to be the duty of the employer at least to make possible to his operatives every safeguard against the deleterious effects that inhere to the business. English and American law have both recognized the responsi-

bility of employers who have provided for their operatives dangerous machinery, buildings, etc., and there are numerous recorded cases where such culpability on the part of employers has brought payment of damages to employés injured. How entirely consonant with this principle of justice is it that the same responsibility should attach to preventable dangers of occupation where disease and fatality may result."

INJURIES FROM GROSS NEGLIGENCE.

The periodical press continually teems with records of disaster to life and limb from the grossly careless manner in which buildings, balconies, stagings, church spires, bridges, galleries, foundations, etc., are constructed. It is not long since that we read of the falling of a court house floor in Richmond, Virginia, causing the death of judges, attornies, and sundry other citizens. There could be no plausible excuse for such a disaster. The falling of a building in Middletown in consequence of its weak foundations, resulting in the loss of life, is well remembered.

Within a recent period, the balcony of a hotel in New York, filled with women and children, assembled to witness a military march, was broken down, and several lives were lost, and many limbs were broken. An expense, probably, of thirty or forty dollars, for additional strength to the balcony, would have prevented the accident. But the saving of so much money was doubtless, for the time, a much more important consideration than the saving of the lives of the poor victims of the "*accident*," as the casualty was called. Even the State house, in which the present General Assembly is now in session, and within fifteen feet of the Representative hall, is a piece of light baluster work, intended to prevent the members and their constituents from falling to the floor below. Yet it is so weak and fragile that a sudden and severe strain from a few persons around it, would cause it to break and send them head-

long to their death. Such a railing in such a spot, should be so strong as to support the pressure of the largest crowd that could be brought to bear upon it. None of the present generation are in fault for the original construction, nevertheless it is a continued evil.

Frame dwellings, chiefly tenement houses, are being erected in all our towns and cities with sills, studs, sleepers, &c., so slight as to seem hardly capable of sustaining the roof. They are wholly unsafe for occupancy except under the most favorable circumstances.

Another recent instance of disaster from careless building is thus described in a New York newspaper of April 25th, 1874 :

"A three-story frame dwelling at 138 Stockton street, Brooklyn, fell in yesterday morning, (April 24th,) burying nine workmen in its ruins, and killing the master mason and plumber, who were at work in it. The cloud of dust and ashes resembled smoke, and a fire alarm sounded at half-past nine, hurried three fire engines to the block. The building was a two story frame, and was let out by contract for repairs. A new story was added. The building was begun in February and was nearly completed yesterday. Mr. Matthias Hulshart, a carpenter, was in the second story putting in the sliding doors; Thomas Burns, the plumber, and Mr. Moses Osborne, were in the first story. John E. Walters, the plumber's boy, was digging with a laborer in the cellar. Oscar P. Murdock, a mason; Samuel Davis, a laborer; William Hogan, a plumber, and Thomas Tibbles, a carpenter, were in the building. In the ruins Thomas Burns and Mr. Moses Osborne were found dead. A heavy beam held Burns' body down. The building seemed to have parted in the second floor and sunk. The tin roof, wrinkled and broken, covered the vast pile of debris. There was much difficulty in extricating the other bodies. The men were groaning and suffering. The building was old and rickety, and lifting it over a basement, filling in the walls with brick,

and adding a tin roof to the shingle one, added to the frailty of the timber. Carpenter Hulshart says the beams of the second floor were merely tacked together where they met, and the heavy weight of the sides strained the sills, and on these was thrown all of the support. Mr. Osborne cut the sill at the front door to widen it. Mr. Brown asked him to 'anchor' the timber if he cut the sill. The door was being widened yesterday. The separated sill parted, tore the beams apart, and the floors above crashed into the cellar with the fatal results. Levi McGarragh's two-story dwelling at No. 149 was torn in the fall, the windows were broken, and the side knocked in. The bricks from the top story and chimney of the falling building toppled over on his roof. The family fled, and their residence was rendered unfit for habitation. The police removed the furniture, and the Department of Buildings have ordered the building to be torn down. Commissioner Phrener says the department had no knowledge of the repairing of the building, and there is no record of a permit. Of the wounded, Samuel Davis is not expected to live, and the recovery of Thomas Ledwith is doubtful."

Another fearful "*accident*" of a like character comes to us by telegraph from Buffalo, N. Y., under date of May 11, 1874, in these words: At six o'clock to-night the three story brick building, No. 393 Main street, between Eagle and Court streets, occupied by Wm. McArthur for the past 20 years as a confectionery and restaurant, fell in with a heavy crash, carrying away the partition wall between that and the next building, No. 395, occupied by Cook, Chepel & Co., and also seriously damaging the next adjoining store. The debris covered the entire sidewalk and half the entire street to the depth of six feet. The fire department was soon on the ground, and the work of removing the killed at once commenced. It was an hour before the first body was reached, being that of a laborer who was felled by the falling bricks and fatally injured. Next,

two little girls and a boy, all of tender years, were reached. The girls were both dead and the boy seriously injured. A woman employed in the store was found seriously but not fatally injured, lying under the crushed counters. The lowest estimate at present is six or eight killed and the same number of wounded. It is now demonstrated beyond a doubt that the cause of the accident was *criminal carelessness on the part of the contractor* in removing the wall of the building to make a new improvement. A well known architect of this city drew the plans; but it is claimed that the contractor deviated therefrom to such an extent that the architect predicted the collapse of the building, and withdrew from further connection with the work.

The first body found in the above described ruins, was that of a laboring man. He was probably not a learned man—not an architect—not a builder—not an engineer. In the simplicity of his heart, he confided his life to the wisdom and humanity of others, his supposed superiors, and he was crushed to death! If wholesome laws are not required for the prevention of such wrongs as these, not only to the poor toiling workingman, but to all others, as well as for the exaction of exemplary damages, after the “accident” then, we are at a loss to know what legislation society can claim for its protection.

Such an injury as the following occurring in this State a few days since, may have been unavoidable, but we give it a place here, that it may be seen to what a variety of injuries, working people are continually exposed, and as a reason why their compensation should be somewhat commensurate with the dangers to which they are so much subjected.

“Another grindstone burst in the Northfield knife company’s factory, Monday. The grinder, Mr. Charles Nightingale, was thrown over backwards and badly cut in the forehead and also in the arm. Mr. N. escaped injury only a short time ago by leaving his stone for a few moments (to fix a belt), when the

stone burst, portions going through the side of the building and throwing his seat five or six feet away."

The "*accidents*," from negligently constructed scaffoldings are almost of weekly occurrence, and will doubtless continue until the strong arm of the law shall provide the fullest security against them. Scaffoldings, that should be fastened by spikes and strong ropes, are often put together with brittle nails in the most slovenly and reckless manner, with such consequences as we have related. Besides the infliction of pecuniary damages for such injuries, the responsible authors, should be held for criminal trial, and receive severe criminal punishment. Some of the States have recently enacted laws for the protection of journeymen and laborers exposed to injury from carelessly constructed scaffoldings. CONNECTICUT should not be behind.

Since writing the above, the sad and sickening intelligence of the destruction of the villages of Williamsburg, Skinnerville, Haydenville and Leeds, in the State of Massachusetts, with the loss of about 140 lives, and nearly or quite two million dollars of property, has been reported through the public press. The calamity is announced to have arisen from the negligent construction of the dam situated among the hills, at the distance of a few miles above the villages named. As there has not yet been an official investigation of this subject, we do not feel authorized to state here the causes which led to this overwhelming calamity. But if the reports, not yet denied, are substantiated by the proper authorities, then it will appear that all this indescribable agony, and all this loss of property, resulted from the gross carelessness of the persons and corporations that contracted for and built the dams, which competent engineers would have pronounced wholly unfit for the service for which they were built. Into all such contracts as these, it is the right and the duty of the government to step in, with its own skilled and competent engineers and inspectors, and pronounce an opinion upon such constructions, and to insist that they shall be made safe beyond any reasonable doubt before they are used.

GROWTH OF CONNECTICUT.



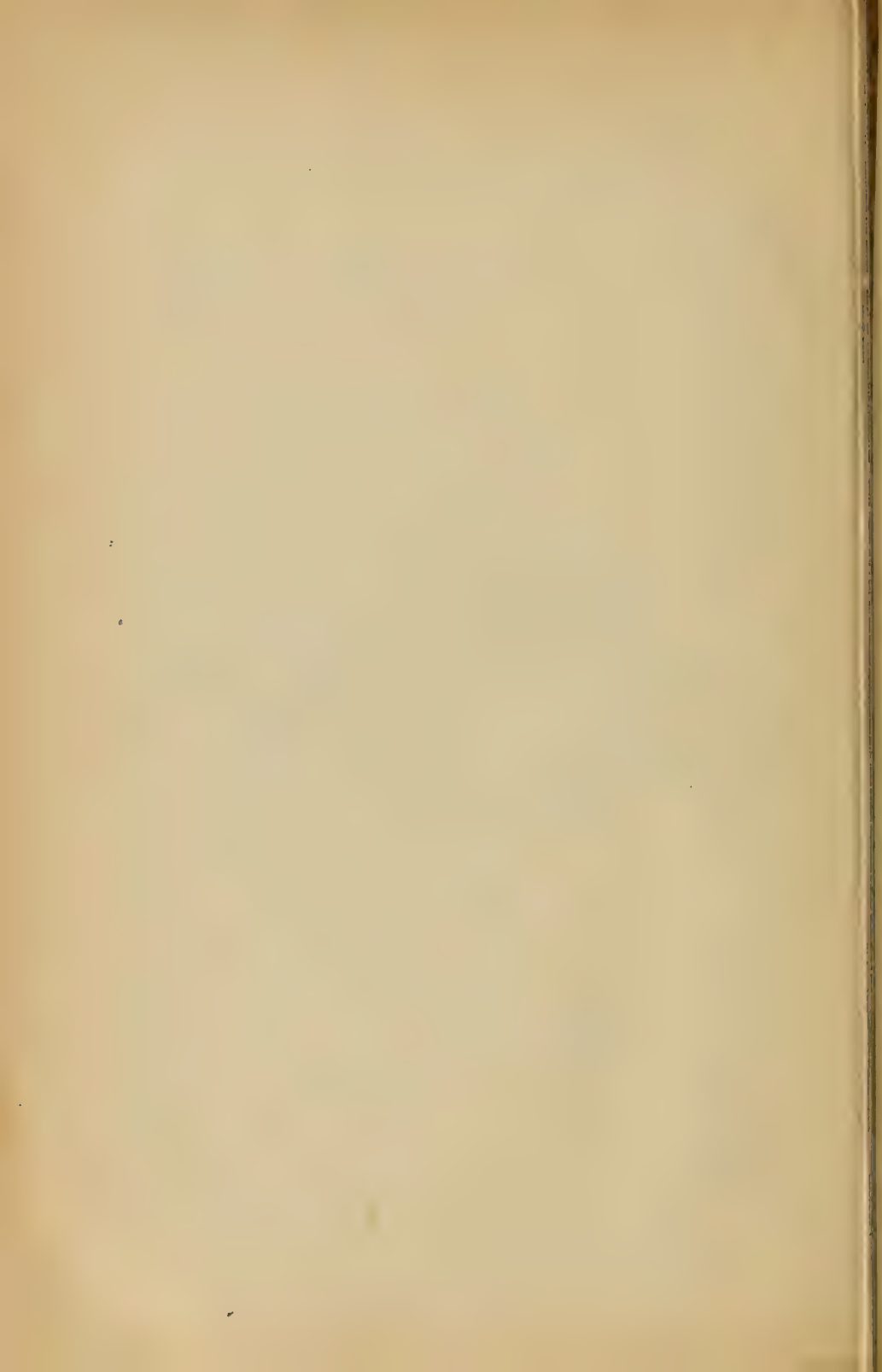
The subjoined table indicates the growth of the State in population during the eighty years preceding the census of 1870. It will be noticed that the gain from 1820 to 1830 was 22,427, while from 1830 to 1840 it was but 12,303. Among other causes for this difference was the financial revulsion of 1837, and the general prostration of business, especially of manufactures, causing a check to immigration and a free emigration westward. In 1842 business interests, especially the manufacturing, began to feel the impulse of a new life, and the population was increased in that decade to the number of 60,814, and the gain during the next decade (from 1850 to 1870) was no less than 89,355. From 1860 to 1870 the gain was less, it being but 77,807, which difference may be imputed, in the main, to the direct and indirect results of the war of the rebellion. A rapid increase of the population generally indicates an increased demand for labor, and, consequently, increasing wealth.

CONNECTICUT.

Year.	Population.	Gain.
1790.....	237,946	.....
1800.....	251,002	13,052
1810.....	261,942	10,940
1820.....	275,248	13,306
1830.....	297,675	22,427
1840.....	309,978	12,303
1850.....	370,792	60,814
1860.....	460,147	89,355
1870.....	537,454	77,807
Eighty years.....	.....	299,508

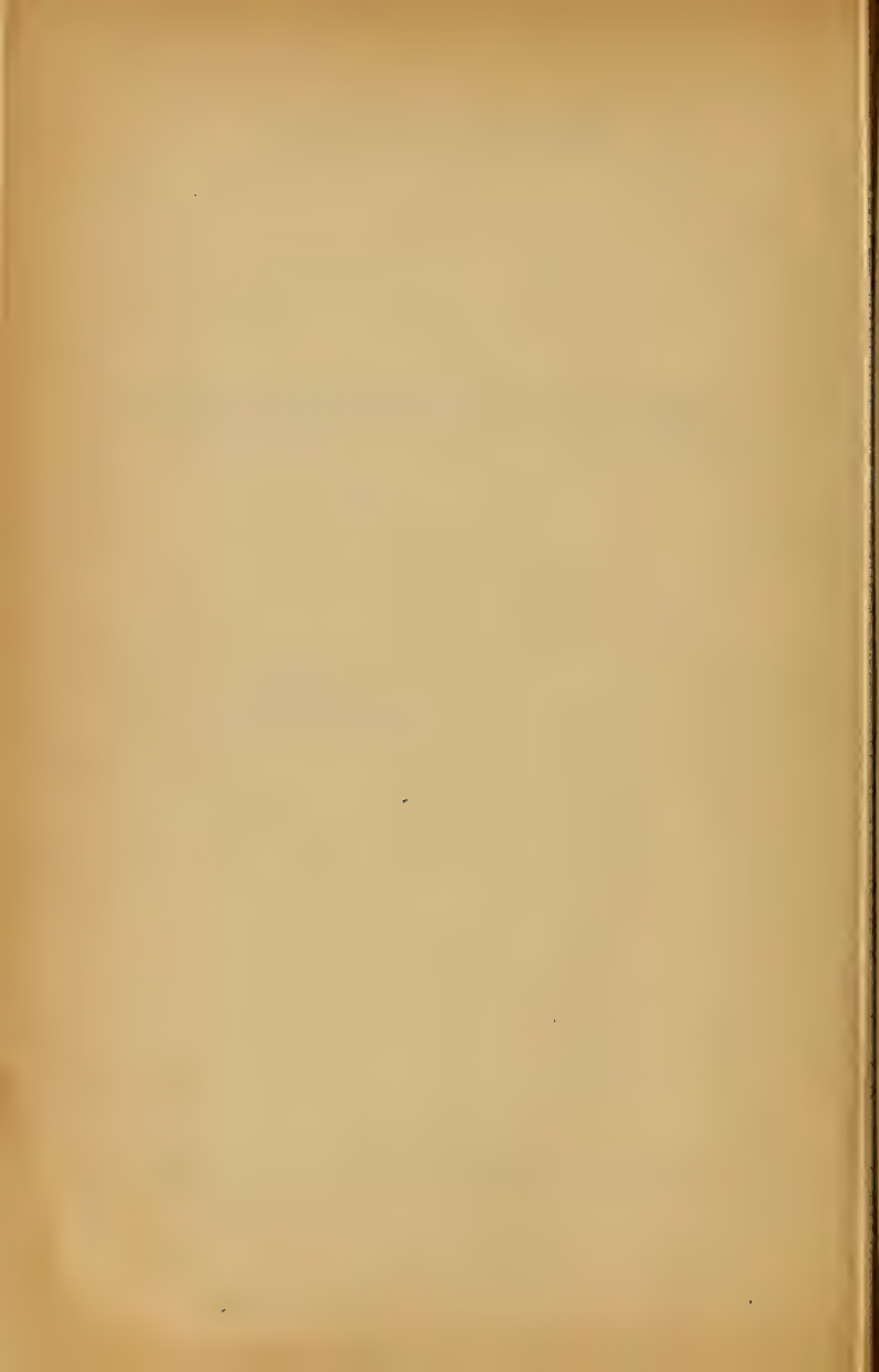
ERRATA.

- PAGE 17.—9th line from bottom, for “imparting” *read* “imputing.”
- PAGE 22.—5th line from bottom, for “Henry R.” *read* “Henry K.” Oliver.
- PAGE 61.—3d line, for “employees” *read* “employers.”
- PAGE 83.—Lines 8th and 12th, *read* “number of blanks sent out was.”
- PAGE 86.—Lines 8th, 9th, 10th and 11th, *omit* ciphers.
- PAGE 100.—3d line from bottom, for “with present” *read* “will present.”
- PAGE 150.—7th line from bottom, for “month” *read* “week.”
- PAGE 152.—3d line from bottom, for “yards” *read* “pounds.”
- Blank No. 6.—For “72” *read* “ $7\frac{1}{2}$.”
- Blank No. 9.—For “ $59\frac{1}{2}$ ” *read* “ $9\frac{1}{2}$.” Omit “ $9\frac{1}{2}$ ” following.
- Blank No. 11.—Lines two, three and four, *omit* ciphers.



EIGHTH REPORT
OF THE
COMMISSIONERS OF FISHERIES
OF THE
STATE OF CONNECTICUT.
1874.

HARTFORD:
PRESS OF THE CASE, LOCKWOOD & BRAINARD CO.
1874.



State of Connecticut.

R E P O R T.

To His Excellency the Governor, and the General Assembly of the State of Connecticut:

The Commissioners on Fisheries respectfully report, that the past year has witnessed no abatement in the interest of our people in the subject of fish culture, while the example of our State—one of the first to appoint commissioners for the especial purpose of increasing food-fishes—has been followed, not only by the National Government, but also by some fourteen or fifteen other states of the Union. Co-operating with these public officers there are many associations and individuals devoted to the same object, so that the science of the subject is rapidly growing, and the means of protection and development of our resources are daily becoming better known and appreciated. The extraordinary success which has been achieved in the Old World, in Canada, and in some of the United States, is in the highest degree encouraging, and there is no doubt that all kinds of edible fish can be easily cultivated, and that there are no waters that are not suited to one or more of the various excellent food fishes that can now be procured at slight trouble and expense.

The Government of Canada was several years ahead of the States in addressing itself to this subject, and the beneficial results are consequently more obvious. The testimony of its fish wardens is unanimous that “the estuary, river and

inland fisheries, and such of the sea coast fisheries as are connected with them, continue to improve under the present protective system. The evidence directly shows that in both salt and fresh water fishings they are gaining in point of productiveness so rapidly that the stock of fish will soon be so great as to afford remunerative employment to double the number of men now engaged in fishing. The increase in the last two years is set down at 33 per cent. in value, and this is rather understated. Adult salmon, which are undoubtedly the produce of Mr. Wilmot's operations in fish culture, are now found in nearly all the streams between the Bay of Quinte and the mouth of the Niagara River. Many of these streams were last autumn literally crowded with breeding fish." (Rep. 1873, page 53, *et seq.*)

At a meeting of the Fish Commissioners of New England, held at Boston in April of this year, Mr. Atkins, late fish commissioner of Maine, testified to a great increase in the catch of salmon in the Penobscot last year, being not far from fifty per cent. above the catch of 1868, the time when protection was introduced. Many hundreds, too, were taken in the Kennebec.

There has also been a marked improvement reported in the yield of salmon in the English, Scotch, Welsh, and Irish waters, attributed almost solely to the wise regulations long established and rigidly enforced. Fisheries that but a few years ago were worthless are to-day sources of great wealth.

Many of our state reports also testify to the great success which has followed their efforts for increasing the smaller, though not less desirable, kinds of fish. It is a cause of great encouragement and satisfaction to show by these experiences that, while we, too, have accomplished so much in respect to shad and black bass, we are not without assurance that our unremitting efforts to restore salmon to our rivers will also be crowned with success.

The attention of the Commissioners the past year has been given mainly to the increase of salmon, shad and land-locked salmon, these being, in their estimation, the most desirable food fishes suited to our waters.

BLACK BASS—*Grystes Fasciatus*.

The most satisfactory reports come to us from the places in the neighborhood of the ponds throughout the State where the black bass has been introduced, and with but one or two exceptions, not easily explained, it has multiplied rapidly, and in the more favored waters it has grown to a remarkable size. It is recommended to those who have suitable ponds, that they can find no better fish, whether for food or game, than the black bass. Ponds can be stocked with very little trouble and expense. A dozen mature fish will suffice for the largest pond. The best way to carry them is in a can or barrel of water—the larger its capacity the better. In order to keep the water well aerated, use a cylinder made of finely perforated tin, about two feet long, and four or five inches in diameter, open at the lower end and closed tight at the top, with a handle at the top to work it with. By occasionally thrusting this under water, the open end down, and holding it there until the air is crowded out by the pressure of the water, sufficient aëration will be produced to keep the fish alive for a very long journey. In very warm weather the additional precaution should be taken to keep the water cool by means of ice, or otherwise, as may be convenient. In reply to applications frequently made for the black bass to stock ponds, it should be stated that this fish is now found in so many ponds in all sections of the State, that it is not deemed expedient to incur any further expense on the part of the State in regard to it. Anyone who wishes can procure them in his own neighborhood. The ponds that have been supplied are as follows:

Date.		Place.				No. of Fish.
Sept.	1868.	Middletown City Reservoir,	-	-	-	110
July	27, 1869.	Job's Pond, Portland,	-	-	-	49
Oct.	12, "	Roger's Pond, Lyme,	-	-	-	14
Aug.	10, "	Snipsic Lake, Rockville,	-	-	-	145
Aug.	23, "	Park Pond, Winchester,	-	-	-	123
Aug.	24, "	West Hill Pond, New Hartford,	-	-	-	129

Date.	Place.	No of Fish.
Aug. 25, 1869.	Toby, Pod Hill, Doolittle Ponds, Norfolk, -	136
Sept. 11, "	Hartland Pond, Hartland, - -	119
Sept. "	Preston Lake, Preston, - - -	20
Sept. 20, "	Coe's Brass Co. Pond, Torrington, -	137
Oct. 1, "	South Coventry Pond, - - -	110
Oct. 9, "	Cedar Lake, Chester, - - -	122
Oct. 12, "	Hog Lake, Lyme, - - -	32
Oct. 22, "	Cranberry Pond, Granby, - - -	132
Oct. 28, "	Stonington Pond, - - -	132
Nov. 19, "	West Hartford Reservoir, - - -	68
Nov. 22, "	Collinsville Pond, - - -	51
July 16, 1870.	Bethlehem Pond, - - -	85
Aug. 12, "	Fountain Lake, Newtown, - - -	113
Aug. 27, "	Umpawaug Pond, Redding Ridge, -	120
Oct. 13, "	Loomis' Pond, East Lyme, - - -	66
Oct. 13, "	Lake's Pond, Waterford, - - -	67
Oct. 13, "	Gardner's Lake, Salem, - - -	71
Oct. 18, "	Moosup Pond, Plainfield, - - -	98
Oct. 18, "	Alexander's Pond, West Killingly, -	40
Oct. 18, "	Killingly Pond, - - -	30
Oct. 18, "	Chestnut Hill Reservoir, Killingly, -	30
Oct. 26, "	Woodstock Pond, - - -	46
Oct. 26, "	Black Pond, Woodstock, - - -	40
Aug. 23, 1871.	Middlefield Reservoir, - - -	52
Aug. 23, "	Black Pond, Middlefield, - - -	50
Aug. 23, "	Meriden Reservoir, - - -	52
Aug. 29, "	Pistapaug Pond, lying in Wallingford, Durham and North Branford, - -	103
Aug. 30, "	Danbury Reservoir, - - -	79
Sept. 5, "	Goshen Pond, - - -	75
Sept. 6, "	Cream Hill Lake, North Cornwall, -	75
Sept. 6, "	Mashapaug Pond, Union, - - -	60
Total number distributed, - - -		2981

In addition to these fish, in September, 1868, forty-nine striped bass (*Labrax lineatus*) were placed in Job's Pond, Portland, and in November, 1869, fifty-three of the same species in Roger's Pond, Lyme. This was done entirely as an experiment, the result of which is not yet known.

SHAD—(*Alosa prestabilis*).

Operations for hatching shad at Holyoke were resumed under the direction of the Commissioners, June 21, 1873, and were continued until August 1. Mr. Charles Smith superintended the work, and with the usual success. From the report which follows, it will be seen that 3,016 fish were netted: 1,052 males and 1,964 females. The whole number of ova taken was 44,556,000, and 44,000,000 were hatched out. Of these 40,000,000 were placed in the Connecticut River, and the rest were left at the disposal of the United States Commissioner, at whose expense the hatching was prolonged.

TABLE OF SHAD HATCHING OPERATIONS AT SOUTH HADLEY FALLS, 1873.

DATE. 1873.	Lot	NUMBER OF SHAD TAKEN.				Estimated number of Ova.	THERMOMETER.						Fry turned into the River.	GENERAL REMARKS.	
		1st Haul.	2d Haul.	3d Haul.	4th Haul.		In Open Air.			In Water.					
							5 A.M.	1 P.M.	6 P.M.	5 A.M.	1 P.M.	6 P.M.			Lot.	Hour.
June 21st,						R 500,000.									
" 23d,	1	Males, Females,	72 Males, 3 Females,	31		600,000.	69	70	68	71	71	71			Net hung; no shad third haul.
" 24th,	2	Males, Females,	83 Males, 2 Females,	26		680,000.	69	68	67	72	72	72			Cloudy; wind S. E.
" 25th,	3	Males, Females,	30 Males, 6 Females,	19		840,000.	69	72	72	72	72	72			Clear and warm; wind N. W.; 6 P. M. South wind.
" 26th,	4	Males, Females,	12 Males, 1 Females,	8		900,000.	68	86	82	72	73	73			Clear; South wind.
" 27th,	5	Males, Females,	15 Males, 6 Females,	12		1,085,000.	66	92	90	73	75	75			Wind S.; 6 P. M., South wind.
" 28th,	6	Males, Females,	24 Males, 5 Females,	15		1,280,000.	72	89	81	75	75	75			Wind S.; light rain this morning; N. W. wind.
" 29th,						Sunday.	73	90	82	75	76	77	R 1.	8 A. M.	Strong S. wind; shower last night; S. wind.
" 30th,	7	Males, Females,	1 Males, 11 Females,	5 Males, 27 Females,	7	2,204,000.	81	81	76	76	78	77	1	9 P. M.	Wind South; light shower.
July 1st,	8	Males, Females,	7 Males, 12 Females,	6 Males, 20 Females,	6	1,120,000.	73	75	76	77	76	75	2	5 A. M.	Wind South; rainy all day.
" 2d,	9	Males, Females,	6 Males, 10 Females,	8 Males, 21 Females,	9	1,680,000.	68	90	78	76	79	79	3	5 A. M.	Wind South.
" 3d,	10	Males, Females,	20 Males, 3 Females,	10 Males, 32 Females,	15	2,955,000.	78	90	80	78	81	79	4	6 A. M.	Wind South; water shut out of the canals at Holyoke; water 8 in. higher.
" 4th,	11	Males, Females,	18 Males, 24 Females,	12 Males, 41 Females,	15	2,449,000.	74	94	86	78	80	81	5	7 P. M.	Wind South; wind N. W.
" 5th,	12	Males, Females,	13 Males, 3 Females,	15 Males, 31 Females,	16	2,030,000.	74	82	67	79	81	79	6	9 P. M.	Wind South; wind South.
" 6th,						Sunday.	67	72	76	79	80	78	7	10 P. M.	Wind N. W.; water risen 10 inches.
" 7th,	13	Males, Females,	37 Males, 7 Females,	15 Males, 43 Females,	8	3,116,000.	52	93	74	75	77	75	8	6 A. M.	Wind N. W.
" 8th,	14	Males, Females,	14 Males, 22 Females,	10 Males, 77 Females,	8	3,000,000.	59	72	65	75	76	75	9	11 P. M.	Wind N. W. cloudy. 6 P. M., S. wind.

"	9th,	15	Males, Females,	20 Males, 47 Females,	12 Males, 22 Females,	6	3,160,000	64	72	68	75	76	76	10	9 P. M. Wind N. E. ;	6 P. M. N. W. wind.
"	10th,	16	Males, Females,	13 Males, 23 Females,	8 Males, 31 Females,	7	1,740,000	77	82	73	76	77	76	11	6 A. M. Wind South.	"
"	11th,	17	Males, Females,	4 Males, 21 Females,	0 Males, 25 Females,	18	1,050,000	64	79	70	75	75	74	12	9 P. M. Wind cloudy ; no male ; 2 haul.	"
"	12th,	18	Males, Females,	12 Males, 25 Females,	19 Males, 29 Females,	12	1,750,000	62	81	80	74	75	75	13	"	S.
"	13th,	19	Males, Females,	11 Males, 25 Females,	8 Males, 27 Females,	11	1,819,000	66	80	75	75	76	75	14	10 P. M. Wind South,	"
"	14th,	20	Males, Females,	14 Males, 31 Females,	6 Males, 33 Females,	14	2,008,000	74	92	79	76	78	76	15	9 P. M. Wind "	"
"	15th,	21	Males, Females,	9 Males, 19 Females,	3 Males, 21 Females,	10	1,120,000	91	90	80	76	78	76	16	5 A. M. Wind N. W.,	"
"	16th,	22	Males, Females,	8 Males, 35 Females,	2 Males, 8 Females,	5	1,040,000	72	84	80	76	77	77	17	6 A. M. Wind "	"
"	17th,	23	Males, Females,	7 Males, 37 Females,	1 Males, 14 Females,	2	1,312,000	72	80	62	76	76	75	18	9 P. M. Wind "	"
"	18th,	24	Males, Females,	6 Males, 16 Females,	3 Males, 21 Females,	10	1,140,000	60	62	61	73	73	73	19	10 A. M. Wind South.	" N. E.
"	19th,	25	Males, Females,	15 Males, 18 Females,	2 Males, 14 Females,	4	210,000	58	69	62	68	69	69	20	8 P. M. Wind N. E. ; water rising ; no spawners 2d haul.	"
"	20th,	26	Males, Females,	23 Males, 51 Females,	6 Males, 31 Females,	4	Sunday.	71	74	82	71	71	71	21	9 P. M. Wind N. W. ; water risen 3 ft.	N. W.
"	21st,	27	Males, Females,	12 Males, 16 Females,	5 Males, 29 Females,	11	2,040,000	63	81	79	70	71	71	22	6 A. M. Wind N. W.	"
"	22d,	28	Males, Females,	14 Males, 22 Females,	6 Males, 27 Females,	13	270,000	72	74	71	70	71	71	23	10 P. M. Wind "	"
"	23d,	29	Males, Females,	5 Males, 17 Females,	4 Males, 13 Females,	10	840,000	80	88	79	71	72	72	24	8 P. M. Wind "	" South
"	24th,	30	Males, Females,	6 Males, 10 Females,	6 Males, 14 Females,	9	325,000	77	88	76	73	74	73	25	11 P. M. Wind South.	"
"	25th,	31	Males, Females,	3 Males, 7 Females,	1 Males, 5 Females,	6	50,000	78	80	79	78	78	75	26	9 P. M. Wind "	"
"	26th,	32	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	210,000	79	91	81	75	75	76	27	Wind "	"
"	27th,	33	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	73	83	73	76	78	77	28	11 P. M. Wind South ; rain.	" N. W.
"	28th,	34	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	29	6 P. M. Wind N. W.	" South
"	29th,	35	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	30	10 A. M. Wind South.	"
"	30th,	36	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	31	9 P. M. Wind "	"
"	31st,	37	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	32	10 P. M. Wind N. W.	"
"	32d,	38	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	33	8 P. M. Wind "	"
"	33d,	39	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	34	8 P. M. Wind "	"
"	34th,	40	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	35	8 P. M. Wind "	"
"	35th,	41	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	36	8 P. M. Wind "	"
"	36th,	42	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	37	8 P. M. Wind "	"
"	37th,	43	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	38	8 P. M. Wind "	"
"	38th,	44	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	39	8 P. M. Wind "	"
"	39th,	45	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	40	8 P. M. Wind "	"
"	40th,	46	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	41	8 P. M. Wind "	"
"	41st,	47	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	42	8 P. M. Wind "	"
"	42nd,	48	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	43	8 P. M. Wind "	"
"	43rd,	49	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	44	8 P. M. Wind "	"
"	44th,	50	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	45	8 P. M. Wind "	"
"	45th,	51	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	46	8 P. M. Wind "	"
"	46th,	52	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	47	8 P. M. Wind "	"
"	47th,	53	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	48	8 P. M. Wind "	"
"	48th,	54	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	49	8 P. M. Wind "	"
"	49th,	55	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	50	8 P. M. Wind "	"
"	50th,	56	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	51	8 P. M. Wind "	"
"	51st,	57	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	52	8 P. M. Wind "	"
"	52nd,	58	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	53	8 P. M. Wind "	"
"	53rd,	59	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	54	8 P. M. Wind "	"
"	54th,	60	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	55	8 P. M. Wind "	"
"	55th,	61	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	56	8 P. M. Wind "	"
"	56th,	62	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	57	8 P. M. Wind "	"
"	57th,	63	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	58	8 P. M. Wind "	"
"	58th,	64	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	59	8 P. M. Wind "	"
"	59th,	65	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	60	8 P. M. Wind "	"
"	60th,	66	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	61	8 P. M. Wind "	"
"	61st,	67	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	62	8 P. M. Wind "	"
"	62nd,	68	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	63	8 P. M. Wind "	"
"	63rd,	69	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	64	8 P. M. Wind "	"
"	64th,	70	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	65	8 P. M. Wind "	"
"	65th,	71	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	66	8 P. M. Wind "	"
"	66th,	72	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	67	8 P. M. Wind "	"
"	67th,	73	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	68	8 P. M. Wind "	"
"	68th,	74	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	69	8 P. M. Wind "	"
"	69th,	75	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	70	8 P. M. Wind "	"
"	70th,	76	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	71	8 P. M. Wind "	"
"	71st,	77	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	72	8 P. M. Wind "	"
"	72nd,	78	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	73	8 P. M. Wind "	"
"	73rd,	79	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	74	8 P. M. Wind "	"
"	74th,	80	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	75	8 P. M. Wind "	"
"	75th,	81	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	76	8 P. M. Wind "	"
"	76th,	82	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	77	8 P. M. Wind "	"
"	77th,	83	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	78	8 P. M. Wind "	"
"	78th,	84	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	79	8 P. M. Wind "	"
"	79th,	85	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	80	8 P. M. Wind "	"
"	80th,	86	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	81	8 P. M. Wind "	"
"	81st,	87	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	82	8 P. M. Wind "	"
"	82nd,	88	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	83	8 P. M. Wind "	"
"	83rd,	89	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	84	8 P. M. Wind "	"
"	84th,	90	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	85	8 P. M. Wind "	"
"	85th,	91	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	86	8 P. M. Wind "	"
"	86th,	92	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	87	8 P. M. Wind "	"
"	87th,	93	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	88	8 P. M. Wind "	"
"	88th,	94	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	89	8 P. M. Wind "	"
"	89th,	95	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	90	8 P. M. Wind "	"
"	90th,	96	Males, Females,	2 Males, 11 Females,	3 Males, 10 Females,	2	70,000	74	85	83	76	78	78	91	8 P. M. Wind "	"
"																

We have long been of the opinion that no place on the Connecticut is so suitable for hatching shad as that heretofore chosen at Holyoke. Experiments have been frequently tried lower down the river but have always failed. Last year at the earnest solicitation of Mr. J. W. Crittenden of Haddam Neck who claimed to have been familiar with the habits of the shad for many years, and that he could easily hatch them in the river near his residence, a few spare hatching boxes were placed at his disposal, with permission to fish at the end of the season in order to try the experiment: with the promise on his part to make a full report of his fishing and hatching: but to this time Mr. Crittenden, although requested, has not made any report to the Commissioners, nor has he given any excuse for his silence. The inference is irresistible that he accomplished nothing: and we are confirmed in the opinion that ripe spawners cannot be procured so far down the river—nor indeed any great distance below Holyoke dam.

The catch of shad the past year was not as abundant as the average of the previous three years; and the size of the fish was not so large. The spring freshets were unusually late—the season was cold and stormy—and the fish did not begin to run much before May. Consequently, the period for fishing, although prolonged by special enactment, was much shorter than usual. Then too, it will be remembered that *in 1869, just four years before, no shad were hatched out at Holyoke!* a significant fact in view of the opinion generally entertained that it takes *four* years for shad to attain to a fair merchantable size.

POUNDS.

The commissioners regret to say that their anticipations of good faith on the part of the pound fishermen and the gill-net fishermen have not been fully realized. It was supposed that the success of the Commissioners in increasing the number of shad in the river, had to a great extent conquered the prejudices of the fishermen, and had led them to see that it was clearly in their own interest to respect the views and plans of the Commissioners in regulating the fishing: but the last

year's experience shows that this is far from being the case. The law of 1872, of which a copy will be found in the Appendix, was framed after full consultation with the pound fishermen and their agent; and it was expressly understood to be satisfactory to all the men affected by it. The pound fishermen pledged themselves through their agent to honestly observe its provisions. It was not such a law as suited the Commissioners, but, in view of the difficulty in enforcing any law, and for the purpose of securing the promised co-operation of the fishermen, it was reluctantly assented to. With a few honorable exceptions, the pound fishermen entirely disregarded the law, and during the whole season most of the pounds from Saybrook to Clinton were in full and continuous operation. Many of the drift-nets also were used without regard to close time during the whole season.

On one occasion the Commissioners found three pounds arranged for close time according to law: this was on the 18th of May, when they were inspected about twelve o'clock noon; but on revisiting them about five o'clock in the afternoon of the same day, they had all been changed and were in full fishing condition.

This reckless disregard of the law was but a repetition of that of 1870-1-2; and the Commissioners are more than ever confirmed in the belief that all attempts to regulate the pounds are futile. They should be abolished; and all such and similar methods of catching fish forbidden under heavy penalties. We would repeat what was said in our Report of 1871; premising that every year's experience since that date has been the same, and corroborates the views then expressed; their pertinency is the only reason of their repetition now.

After recounting the reckless disregard of the law during the season of 1870, the Report proceeds as follows: and we invite thoughtful attention to it:

"It is submitted that in view of such bad faith and lawlessness as this, we have another good reason, if another were needed, why these destructive contrivances should be no longer tolerated—and it is well that this is the last year that the law will permit them. Many of

them extend a mile into the Sound. Some have one bowl, some two, and some three. More destructive methods of fishing have never been devised. From the time the first one was established near Saybrook light, in 1849, there has been a rapid falling off of fish in the river. The very first year the Pavement Fish-place in the river, which was up to that time valuable, was destroyed by it. The Griswold Pier, and the Parsonage Pier formerly very valuable, have in like manner been ruined and abandoned. The concurrent testimony of disinterested parties is emphatically against them. Wherever they have been abolished an immediate change for the better has followed. Says Charles Williams, overseer in the Bay of Quinte Division, in the province of Ontario, (See Report 1870, p. 73,) "The abolition of hoop and pound nets in the Bay of Quinte is marked by a great improvement in the increase of fish." P. Kiel, overseer of another district, makes a similar report (Ib., p. 74), "Fish never were so numerous in this district as this summer and autumn. The increase in the catch may be attributed to a general observance of the fishery laws. Hoop-nets are confined to certain places where the more valuable kinds of fish are not met with." Mr. Mooney, overseer of another district, says (Ib., p. 34), "Messrs. Wallan and Hunt report an increase in the catch since the use of the trap net has been abolished, but state that complaints are made against licensing hoop-nets, they being but a modification of trap-nets under another name." He might have added that the hoop and trap-nets are but modifications of pounds.

"The same report says: The south branch of the Avon river many years ago. swarmed with Salmon and Gaspereaux (alewives), but owing to what we call 'fish pounds,' they have almost entirely left the river.

"So destructive have they been found in Maine, that (in all its waters except the Penobscot) they have been restricted to limits that cannot be extended beyond two feet depth of water at ordinary low tide (see Sec. 13, chap. 70. Laws of 1869—Maine). Mr. Atkins, in his Report of 1860, page 8, says: "It is of the utmost importance that this provision of law be retained. No other could be devised that would bear so easily on the fishermen, and still effect so much." He advises still further restrictions, limiting the depth of the weirs, for with the law as it is, too few Salmon escape and reach their breeding grounds. The Penobscot was excepted from the operation of the law through misrepresentation of the facts.

"All the commissioners of New England, are agreed upon the destructive character of these traps. The law that abolishes them in

this State after 1871, was enacted after thorough investigation, made by the Legislature in 1868. They would have been abolished at the time, but for the fact that regard was had to those who had invested in the business. It was said that their nets would last about three years, and so they were permitted to use them until worn out in 1871. It would have been better, perhaps, if the State had paid for them in 1868, at their appraised value, and abolished the pounds at once.

"To sum up the whole matter of fish pounds, your commissioners believe they should be abolished for the following reasons:

"First: They are nuisances on the high seas, placed in the water without a shadow of right,—a continual obstacle to the navigation of both large and small craft.

"Second: They prevent the free passage of the fish to their spawning grounds, and destroy them in such quantities as to threaten complete extermination.

"Third: They impair vested rights, in that they inflict immense injury upon all the fishing rights on the river, not only in our own, but in sister States, and this without any compensation. Were such rights injured in any other way, as for example, by a dam thrown across the river, no one would question the right to such compensation.

"Fourth: Justice and equity demand that the preservation of fish in the Connecticut at public expense, should be for the benefit of the public. The right to a free passage of the fish into and up the river, is a public right, and it is subject to legislative control. This control should be exercised for the greatest good of the greatest number, and should prevent pound fishermen creating a virtual monopoly of the fish. All our people alike upon the river, are entitled to a fair proportion, as the fish ascend the river. There should be no exclusive privileges permitted, either in times or modes of fishing. But all should be so regulated and adjusted, that the legitimate claims and rights of all are protected.

"Fifth: But for the efforts made by the State, the Connecticut would have soon been exhausted of shad, by this reckless mode of fishing. Fortunately, these efforts have been made before it was too late; and their results are beginning to appear in the river. The people who are taxed to pay the expense, should reap the benefit, and not a favored class. Nor is it to be expected that the expense of artificial hatching, is to be repeated indefinitely. It is to be continued only so long as may be necessary to restore the fish in suffi-

cient abundance, to supply the reasonable demands of the people, and make the river self-supporting. But this can never be accomplished so long as the pounds are permitted.

"Sixth: From the facts adduced herein, it is evident that those engaged in pound fishing will not submit to regulation. The chance of profit is so great, and the risk of detection so small, that few, if any, will resist the temptation to fish in violation of law. The false notions that prevail among the fishermen, with respect to what they imagine to be their rights in the business, readily tends to smooth the way to such lawlessness. The extent of territory covered by these pounds, their peculiar construction, their great distance from the shore, and their almost entire concealment under water, render efficient supervision over them impossible, without great labor and expense. If they are allowed to remain, they must be constantly watched; and to do this the expense would be more than the State would be willing to incur."

But, it may be asked, why is it that such law breakers are not punished? Mainly because public sentiment in their immediate neighborhood is so strong in their favor, that wardens and witnesses alike dread to contend with it. They are intimidated and overawed, it has been impossible to get suitable men to serve as wardens in these places, or to get witnesses who dare to confess to any knowledge that may convict any one violating the law. The experience of the Commissioners in this respect leads them to the conviction that the law cannot easily be vindicated.

"Hence the only alternative is, that they must be abolished. Doubtless the ordinary modes of fishing, which will still be open to these fishermen, will not prove so profitable, but that is no good reason for complaint. They will still enjoy the same privilege that all others enjoy, who have rights in the fish—no more, no less. In the long run, however, it will prove advantageous to them, for they will find that they have not been permitted 'to kill the goose that laid the golden egg,' as they would have done through their pound fishing.

"Finally: The honor and good faith of Connecticut are pledged to Massachusetts, Vermont, and New Hampshire, that they shall be abolished. But if such pledge had not been given a proper respect for the rights of those States, to a fair share of the products of the river, would impel this State to abolish them."

The completion of the fishway at Holyoke makes our obligations to these States all the more imperative. The fact, too, that the Commissioners of all these States are coöperating with us in re-stocking the river with salmon and shad, is a still stronger reason why such obstructions should be removed from its mouth, otherwise the young salmon going in and out of the river will be prematurely destroyed in common with the foul fish that are taken to fertilize the neighboring fields.

The Commissioners now see nothing in the way of restoring salmon to the river but these blockading pounds; and it is earnestly recommended that they be abolished.

FISHWAYS.

The fact of the completion of the fishway over the Holyoke dam has already been alluded to. This is probably the largest and most expensive fishway ever built. It is after the Brackett plan, which is an improvement on the Foster fishway. It was adopted after careful examination by the Commissioners of the States interested, and there seems to be no reason to doubt that when properly located it will serve the purpose of conducting over the falls not only salmon but shad and other anadromous fishes. The flow of water throughout the way is very nearly uniform, and so moderate as to be scarcely perceptible. It does not seem probable that any fish capable of making progress against the ordinary currents of our rivers will find any difficulty in threading its way through the almost still water of this fishway.

It is built along the left bank of the river, starting from the canal at the South Hadley side of the great dam. It is four hundred and forty feet long, slightly bending to conform to the shore, and near its end turning upon itself so as to form an elbow of fifty feet or more, and to cause the outlet to debouche into a pool near the line of the principal channel of the river. Its general inclination is one foot in fifteen. Its width outside is fifteen feet, inside thirteen feet. It is divided up into about forty compartments, sections, or bays, by means of **L** shaped partitions that extend at right angles from the right wall of the way, nearly across, so as to leave two feet openings be-

tween the bays. Each bay is sub-divided by another similar partition extending at right angles from the left wall of the way nearly across, so as to leave a two feet opening on the other side; the water is thus made to wind through such a long circuitous course, down the fishway, that it really runs about nine hundred feet in a stream from two to four feet wide and two feet deep, before it emerges into the pool. As the height of the dam is thirty feet, the fall of the water in reality averages about one foot in thirty—and this with little or no momentum.

The outside timbers are 12' by 12'. The partition timbers are 6' by 6'. The bottom is 4' plank, tongued and grooved. It is all of hemlock. The partitions are held firmly in place by iron bolts, with nuts. The structure rests on masonry and cob-work; and the whole is built in a most substantial and acceptable manner. The officers of the Water Power Company seem to have done everything incumbent upon them to secure the object in view, thereby setting an excellent example to other companies with whom similar duties rest. The work was completed November 1st, 1873, and is yet to be tested. Arrangements will be made to test its efficiency by means of nets to entrap any fish that may ascend.

The Commissioners have had it in contemplation for some time to order fishways to be built over certain dams in the State—and among the most important they consider that over the Greenville dam on the Shetucket River—and that at Birmingham on the Housatonic River, which was unfortunately destroyed by freshet last year. But although these companies have manifested a commendable willingness to comply with the law we have not deemed it our duty to press any company yet; and for these reasons: Fishways must be built at the expense of the company whose dam obstructs the river. Fishways are designed especially for salmon and shad. Salmon have not yet been introduced in such abundance, nor for so long a time, as to ensure their return in large numbers. When they do return they will easily ascend the Brackett fishway, or even the Foster fishway. But so far as we are informed, no fishway has yet been devised, unless it may be

Brackett's, that shad will ascend. If Brackett's should prove successful for shad it will be the duty of the Commissioners to order them in all places where they may be needed to enable these fish to reach their spawning grounds. If it should unfortunately fail for shad, it will be our duty to wait for one of two events: either the return of the planted salmon, or the invention of a fishway that will serve for shad. There seems to be no propriety in forcing manufacturing companies to waste their money in experimenting on fishways. Many experiments are being tried in Canada and elsewhere under varying conditions, and it will doubtless not be long before the requisite elements of the problem will be understood and a successful fishway developed. Mr. Brackett, with great show of reason, claims that he has already found out the secret, and that the Holyoke contrivance will be the fishway of the future.

SALMON (*Salmo salar*.)

At the time of our last year's Report, the 260,000 ova belonging to the State were in the hatching-house, nearly all hatched out. Shortly afterwards, late in the month of May, they were distributed as follows :

Naugatuck	River,	-	-	-	4,500
Southport	"	-	-	-	4,500
West	"	-	-	-	10,000
Farmington	"	-	-	-	40,000
Mystic	"	-	-	-	51,000
Housatonic	"	-	-	-	70,000
Farmington,	"	-	-	-	50,000
West	"	-	-	-	15,000
North Branford	"	-	-	-	35,000
Quinnebaug	"	-	-	-	10,000
Total distributed,					244,000

It will be readily seen that of these, 115,000 were placed in the tributaries of the Connecticut.

This work of introducing salmon into the rivers of our State is one which we deem of paramount importance. The habits of the salmon are now well understood, at least so far that the catching, transporting, confining, handling and stripping of the mature fish has become a science easily mastered, and the housing, hatching and management of the ova and young fry is as well understood as the raising of poultry. The expense of procuring fry for our waters is yearly becoming less, and it only requires persistent, repeated planting to finally ensure such an abundance of this royal fish as to bring it within the reach of all.

After considerable discussion the Commissioners have concluded to unite with the Commissioners of the other States interested in the Connecticut River, and place all the fry that can be procured into the tributaries of that river alone. It is believed that by thus concentrating all effort upon one river, a more palpable impression will be made, and the success of the experiment soon determined. With the salmon thus restored to the Connecticut in large quantities, there will be no difficulty in stocking all the other rivers in the State without foreign aid.

In view of this determination we have continued operations the past year on the Penobscot salmon; uniting as before with the Commissioner of the United States and the Commissioners of Massachusetts, Vermont and New Hampshire. The work has been superintended by Mr. Atkins, the former efficient Commissioner of Maine, and with his usual success.

In the month of June, Mr. Atkins bought, transported, and safely ponded six hundred and fifty-two fine salmon. Of these four hundred and upwards were taken out of the pond ready for spawning. A very few were found to have spawned in the pond, but most of the females were full. Two million three hundred and thirty thousand spawn were taken and laid down well fecundated in the hatching house near the pond. They were there kept until February and March, when they were packed and sent to the several State hatching-houses. Connecticut received 472,000, Massachusetts 276,000, Vermont 30,000, and New Hampshire 155,000. All of these, except a

small part of Vermont's quota, will be placed in the tributaries of the Connecticut, say about 850,000 young fish.

On the 9th of March 367,000 of our ova were placed in the hatching-house of THE WESTPORT TROUT ASSOCIATION. This hatching-house was selected for the excellence of its water, its conveniences for hatching large numbers at once, and for the judicious management of its proprietors and superintendent.

The house is about two and a half miles north of the Westport depot, on the New York and New Haven Railroad. It is 50 feet long, 13 feet wide, and one story high. It has six troughs running nearly its whole length, and can accommodate two millions of eggs. Near this house is another, 24 feet long, by 13 feet wide, also arranged with hatching-troughs sufficient for a million eggs. Near by are four connected ponds, in one of which are 35,000 trout, which are well worthy of mention. They were one year old last February, and their growth has been remarkable. A very large proportion of them measure eight inches in length, and are good, plump fish. At this time (May) they are in excellent condition. These trout were introduced from Bread and Butter Brook, in Massachusetts, and were a favorite fish with Daniel Webster. They are recommended as a superior trout for cultivation.

The temperature of the spring water used for hatching at Westport is 50°. The temperature of the ponds where the trout are kept is 60°, being a mixture of spring and brook water. The trout are fed on fish offal and butcher's waste. The depth of the ponds varies from 3 to 5 feet. The water is unusually free from lime, and the salmon fry thrive well in it. They will be ready for distribution the first or second week in May.

Besides those sent to Westport, 105,000 were sent to New Hampshire, where they will be hatched free of expense to the State, under the superintendence of Wm. W. Fletcher, Esq., Commissioner of New Hampshire.

The expense attending the work on the Penobscot, though larger than before, will be found to be trifling when compared with the results. The cost of the spawn the past year does

not exceed two dollars and seventy cents a thousand! By reference to our former Reports it will be seen that only four years ago we paid forty dollars in gold (forty-six in greenbacks) per thousand eggs. Mr. Wilmot, of Canada, from whom they were then purchased, was the pioneer on this side of the Atlantic in the work of procuring salmon ova, and had the well-deserved monopoly of the business. It is owing to the judicious and economical management of Mr. Atkins that the Penobscot enterprise has resulted in such a reduction of the price. His success in transporting the mature fish, in procuring and manipulating the ova, reached through almost new and original methods, has been unprecedented, and gives him high rank among the very few scientific and practical fish-cultivators of the day.

The Commissioners of the same States as last year, have again combined to continue the work under Mr. Atkins another year.

It should here be noted that the 472,000 spawn, above mentioned, were a much larger number than Connecticut was entitled to receive, as her share of the product of Mr. Atkins' labors. Through the kindness of Prof. S. F. Baird, the U. S. Commissioner, a portion of his share, amounting to 175,000, was assigned to us.

CALIFORNIA SALMON—(*Salmo Quinnat?*)

In the year 1872, Rev. Livingston Stone was sent to California under the auspices of the U. S. Commissioner to procure salmon ova for restocking our Atlantic rivers. Owing to various adverse circumstances, more especially to the lateness of the season, he procured but very few eggs. The experience gained, however, prepared him for a more successful effort in 1873. He began his work on the McLeod River, about the middle of July, and by the 22d of September he had procured and laid down in the hatching-house, which in the mean time had been built with all its appliances, *two million eggs!* The first salmon was taken August 26th, and they were caught in great abundance every day and night afterwards. The temperature of the water in the river was 53° at sunrise,

and generally rose through the day to 58° , and sometimes to 64° . The temperature of the air was much higher, sometimes reaching 110° in the shade! The first eye-spots appeared on the 12th of September, in the eggs which had been laid down on the 26th of August. The first lot of eggs, 300,000, were shipped to the East on the 20th of September. The second lot, 600,000, on the 30th of September; the third lot, 250,000, on the 6th of October, and the last lot, 250,000, on the 13th of October, making the whole number 1,400,000. All but 30,000 of the first lot were destroyed by heat on their journey across the continent. Of the second lot, twenty-five per cent. were spoiled; of the third lot and fourth lot, very few were lost. Of those shipped, one hundred and ten thousand were awarded to Connecticut, 25,000 to Massachusetts, 40,000 to New Hampshire, 20,000 to Maine, and the rest to the Middle and Southern States. Out of those sent to Connecticut, about 50,000 were saved. They arrived at Middletown late Wednesday evening, October 14th, and early the next morning they were carried to the Waltonian Hatching-house, on Farm River, in North Branford, sixteen miles by rail, and six miles by wagon. They reached the house about ten A. M. The eggs were packed with moss in two pine boxes, each about two feet square and one foot deep. One box was placed upon the other, and both were packed with straw, in a pine crate, about three feet square. We opened the upper box without delay, and four persons were occupied all day unpacking and sorting the eggs and placing them in the hatching boxes. The next day the other box was opened, and by night its contents were assorted and placed in the water of the troughs. The upper box proved to be in a better condition than the under one. Many of the eggs, say twenty per cent. were decayed, having a white and cheese-like appearance. They appeared to have been ruptured by pressure. The contiguous good eggs adhered to them to such a degree that it was with great difficulty they were detached without breaking. Upon thrusting the fingers under the moss to remove the eggs, there was a perceptible warmth in the interior of the mass. Some eggs were hatched out, and the fish were dying

or dead. These were found, mostly, in the lower layers, where the greater proportion of eggs was destroyed. The eggs were evidently packed with the utmost care and skill, but the moss seemed coarse and hard. Many eggs, which seemed otherwise in good condition, were found hanging to the points of the moss by their perforations. Many others were marked by a small white excrescence, which on examination proved to be the rancid exudations of the egg, apparently caused by puncture or pressure. It is believed that with a finer moss, many more eggs would have come uninjured. Packing too with layers of fine gauze would also facilitate the labor of unpacking, which is at best tedious and slow. On the following Monday, many eggs which seemed sound when put into the troughs, were turning white, and some were bursting and throwing their rich, oily contents to the surface of the water. We finally saved about 50,000. Of those which hatched soonest, a large percentage were deformed. This was probably due to their long journey. Those that were first ready we took to Colebrook. The weather was very unfavorable; the atmosphere was heavy with rain and sleet, and although we took the usual precautions to keep the fry alive, they died rapidly. They were in two milk-cans, holding about ten gallons each. By the time we reached the Colebrook streams the larger portion of them were dead, much to the disappointment of the Commissioners. Not more than four or five thousand were saved. This was December 11th. By December 20th another lot was ready, about 6,000, and these were carried on a wagon over a very rough road, sixteen miles, and were planted with a loss of only thirty fish. By the first of January, 15,000 more were ready, and these, after a like journey, were planted with the loss of only *three* fish. The last two lots were placed in noted trout-brooks in Northford and Durham, at the head-waters of the Coenochogue River, which runs into West River, a branch of Little River, which empties into the Connecticut, a little north of the city of Middletown. They were scattered along the brooks, but the larger number were placed in a partially shaded pool, with a clean gravel bottom, into which flowed a never-failing spring, that

emerges a few feet above the pool, from the rocky debris of a steep hill that skirts the main brook. Large trout have frequently been caught in these waters, and it is believed that no better place can be found in the State for nurturing small fry. A circuitous journey of thirty or forty miles will bring them to the Connecticut, when they are ready to migrate.

The rest of the 50,000 were put into trout-streams near the Waltonian Hatching-house, in North Branford—streams which flow into Mill River, near New Haven.

FRESH WATER SALMON.

This excellent fish commonly known as the land-locked salmon, of which a particular description was given in our Report of 1871, has been deemed worthy of the particular attention of the Commissioners during the past year. Its qualities have been so highly extolled, and withal so justly, by those who have long been familiar with it, that the U. S. Commissioner, and the Commissioners of Massachusetts and Connecticut, united in a plan to procure the spawn in greater abundance and at less cost. The small quantity procured for distribution in 1871, averaging less than one thousand to a pond in each county of the State, was not sufficient for stocking any pond as it ought to be stocked for a quick return. Arrangements were made with Mr. H. L. Leonard, of Bangor, to procure a supply at Sebec Lake, a beautiful sheet of water, about forty-five miles north-west of Bangor. By the courtesy of the Maine Commissioners, a license was procured to fish at times otherwise forbidden by law; the sole condition imposed being that twenty-five per cent. of the fry procured should be returned to replenish the lake. This enterprise was in most respects a novel experiment, but it turned out as successfully as could have been anticipated. Mr. Leonard caught all his fish with a hook, and succeeded in ponding two hundred and twenty-one fine fish. But to his surprise, when the time of stripping them arrived, he found among them only thirty gravid females. From these he took about fifty thousand eggs, nearly all of which were fecundated. Next year much better results are looked for. The hatching houses, ponds,

and other improvements necessary to the work are now completed, and with the experience gained last year, there seems to be no reason why a half million eggs may not be laid down. The water was found to be excessively cold all winter. From November to February it never went above 33°. The development of the egg was so retarded that the eye-spots did not appear until the middle of February. It was with the utmost care the water was prevented from freezing around the eggs, and as it was many were lost in this way.

The share that fell to Connecticut was six thousand. They are now in the hatching-house at Westport, and are doing well.

The same association of Commissioners will continue the work at Sebec Lake, the coming year, and it is understood that Vermont, New Hampshire, and Rhode Island will join them.

GRASS BASS (*Pomoxys Storerius*.)

Attention has recently been called by Dr. Kirtland, of Ohio, to the good qualities of this percid. It is found in various sections of the South and West, and is known by the various names of chub, crappie, sac-a-lai, &c., &c. It is suited to warm and sluggish waters, with muddy bottoms, where flags, lilies, and grass thrive. It is prolific and gamey, and an excellent pan-fish.

There are many waters in our State well adapted to this fish, and we intend to procure them for introduction into different sections, in such quantities as may be found necessary to ultimately form, by their natural increase, centers of supply for the rest of the State.

Any person knowing of ponds of the character named will confer a favor by notifying the Commissioners, describing the location, size, and character of the pond.

The financial statement is appended.

WM. M. HUDSON,	} Commissioners.
R. G. PIKE,	
JAMES A. BILL,	

FINANCIAL STATEMENT.

Balance on hand April 30th, 1873,	-	-	-	\$664.41
Appropriation, May Session, 1873,			-	5,000.00
Received from Prof. Baird, United States Commis- sioner, shad hatching expenses,	-	-	-	350.00
				<hr/>
				\$6,014.41
Transportation of California salmon ova,			\$91.10	
Paid Chas. G. Atkins, salmon ova, -			563.43	
Tin cans for transportation of fry, -			14.52	
Paid Wm. Clift, hatching salmon ova,			400.00	
“ Chas. C. Smith, shad hatching, -			853.20	
“ H. L. Leonard, land-locked salmon ova, - - - -			800.00	
“ E. A. Brackett, plan for fish-way,			15.00	
“ Waltonian Club, hatching salmon ova, - - - -			214.50	
“ Westport Trout Association, hatch- ing salmon ova, - -			582.00	
General expenses of commission, -			1,052.29	
Wm. M. Hudson, Com. pay, - -			366.00	
Robert G. Pike, Com. pay, - -			327.00	
James A. Bill, Com. pay, - -			309.00	
			<hr/>	
			\$5,588.04	\$5,588.04
				<hr/>
Balance on hand April 30, 1874, -	-	-	-	\$426.37

COMMISSIONERS ON FISHERIES.

United States.

PROF. SPENCER F. BAIRD,	-					} Smithsonian Institute, Washington, D. C.
-------------------------	---	--	--	--	--	---

Maine.

E. M. STILWELL,	-	-	-	-	-	Bangor.
HENRY O. STANLEY,	-	-	-	-	-	Dixfield.

New Hampshire.

THOMAS E. HATCH,	-	-	-	-	-	Keene.
WILLIAM W. FLETCHER,	-	-	-	-	-	Concord.
W. A. SANBORN,	-	-	-	-	-	Weirs.

Vermont.

M. C. EDMUNDS,	-	-	-	-	-	Weston.
M. GOLDSMITH,	-	-	-	-	-	Rutland.

Massachusetts.

THEODORE LYMAN,	-	-	-	-	-	Brookline.
E. A. BRACKETT,	-	-	-	-	-	Winchester.
ASA FRENCH,	-	-	-	-	-	South Braintree.

Connecticut.

WILLIAM M. HUDSON,	-	-	-	-	-	Hartford.
ROBERT G. PIKE,	-	-	-	-	-	Middletown.
JAMES A. BILL,	-	-	-	-	-	Lyme.

Rhode Island.

NEWTON DEXTER,	-	-	-	-	-	Providence.
ALFRED A. REED, Jr.,	-	-	-	-	-	Providence.
JOHN H. BARDEN,	-	-	-	-	-	Scituate.

New York.

HORATIO SEYMOUR, -	-	-	-	-	Utica.
ROBERT B. ROOSEVELT, -	-	-	-	-	New York City.
EDWARD M. SMITH, -	-	-	-	-	Rochester.

Michigan.

J. J. BAGLEY, -	-	-	-	-	Detroit.
GEO. H. JEROME, -	-	-	-	-	Niles.
GEO. CLARK, -	-	-	-	-	Ecorse.

New Jersey.

B. P. HOWEL, -	-	-	-	-	Woodbury.
J. H. SLACK, -	-	-	-	-	Bloomsbury.

Virginia.

WILLIAM B. BALL, -	-	-	-	-	Mid Lothian.
ASA WALL, -	-	-	-	-	Winchester.

Alabama.

CHARLES S. G. DOSTER, -	-	-	-	-	Montgomery.
RO. TYLER, -	-	-	-	-	Montgomery.
D. R. HUNDLEY, -	-	-	-	-	Courtland.

California.

B. B. REDDING, -	-	-	-	-	Sacramento.
S. R. THROCKMORTON, -	-	-	-	-	San Francisco.
J. D. FARWELL, -	-	-	-	-	San Francisco.

Pennsylvania.

H. J. REEDER, -	-	-	-	-	Easton.
B. L. HEWITT, -	-	-	-	-	Holidaysburgh.
J. DUFFY, -	-	-	-	-	Marietta.

Ohio.

JOHN HUSSEY, -	-	-	-	-	Lockland.
JOHN H. KLIPPART, -	-	-	-	-	Columbus.
E. T. STERLING, -	-	-	-	-	Cleveland.



APPENDIX.

LAW OF 1871.

An act Amending an Act, approved July 24, 1871, entitled An Act in Addition to an Act for Encouraging and Regulating Fisheries.

Be it enacted by the Senate and House of Representatives, in General Assembly convened :

SEC. 1. That the fish commissioners, or a majority of them, shall appoint two or more persons in each town to be fish wardens, whose duty it shall be to assist the fish commissioners in detecting and prosecuting offences against the fishery laws of the State, and who shall be paid the same fees as allowed by law to grand jurors in criminal cases; and in addition thereto shall have one-half the penalty that may be recovered and paid into the treasury for any offence detected by them.

SEC. 2. Chapter twenty-seven of the session laws of 1869, approved June 21, 1869, is hereby repealed.

SEC. 3. After the year 1872 no person shall set or use, or shall assist in setting or using any pound, weir or other similar fixed contrivance for catching fish in any of the waters within the jurisdiction of the State, between the hours of six o'clock Saturday morning and six o'clock the following Monday morning, during the period from March 20 to June 20, of each year. And the owners of all pounds, weirs or other similar fixed contrivances for catching fish in any of the waters aforesaid, shall during the time between said hours lift and keep up out of the water, at least thirty feet of the outer or seaward end of the leader, and also lift up and close the opening of the bowl, so as effectually to prevent the entrance of any fish therein, and so as to allow the fish to pass under and beyond the same; and on each Monday morning, or as soon thereafter as the weather will permit,

the bowl shall be lifted and thoroughly examined for fish; and if any fish shall be therein, the same shall forthwith be set free on the seaward side of the bowl. And further, the leader of any pound, weir, or other similar fixed contrivance for catching fish, shall not at any time be more than two hundred rods long; and the bowl on its outer end shall not at any time extend beyond one mile from low water mark, nor approach within twenty rods of any channel at or near the mouth of any river. And further, no net shall be used for the leader, heart or bowl, having a mesh less than two and one-half inches square. And further, before setting such pound, weir or other similar fixed contrivance, the owner thereof shall deliver to the commissioners on fisheries of the State a description thereof, including the place on the shore where it is to be set, the name of the owner of the place and the name of the owner of the pound, weir or other similar fixed contrivance, and said commissioners shall number the same in the order of its delivery, which number shall be set and maintained in a conspicuous place at the land end of the leader, and also at the seaward end at or near the outer bowl—the same to be in dark letters each at least six inches long and four inches broad, painted on a light ground. And further, any smolt, grilse, or salmon caught at any time in said pound, weirs, or contrivance shall be immediately released and the fact reported to the commissioners on fisheries. And further, such owner shall keep accurate record of the number of each kind of edible fish caught therein during each day of the period aforesaid, and shall make true return thereof under oath to the commissioners on fisheries, when requested by them so to do. And the violation of any one of the conditions or provisions of this act shall be punished by a fine of four hundred dollars: *provided, however*, that the provisions of this section shall not apply to fyke fishing; *provided, also*, that if by reason of stress of weather it shall have been impracticable to haul a pound between the hours of one o'clock A. M. and six o'clock A. M. on Saturday, they may make one haul (and one only) between the hours of six o'clock A. M. and twelve o'clock M. on said Saturday. And also this act shall not be so construed as to prevent the use of a fine mesh bowl for the taking of white fish within the limits and restrictions aforesaid, after the first day of June of each year.

SEC. 4. After the year 1872 no person shall set or draw a seine or gill net in any of the rivers of this State, at any time between the setting of the sun on Saturday evening and the setting of the sun on the following Sunday evening, during the period from March 15th to

June 15th of each year, and no net or seine shall be used at any time in any of the rivers of this State for catching shad, having a mesh less than two and a half inches square, and the violation of any of the provisions of this section shall be punished by a fine of one hundred dollars.

SEC. 5. In addition to the penalties provided for the violation of any of the provisions of sections three and four, any justice of the peace for the county, or for the adjoining county, where such violation occurs, is hereby authorized and directed, upon the written request of any fish commissioner or fish warden, to issue his warrant commanding the sheriff, constable, or any other proper person or persons in such warrant named, to cause to be seized forthwith, and to be removed and held until conviction, and after conviction to be sold at public auction to the highest bidder, the pound, weir, or other contrivance, with all the parts thereof, and all nets, seines, boats, oars, sails, tackle, ropes, and other articles employed or which may have been employed in such violation of the law; and after paying out of the proceeds of such sale all the expenses of such seizure, removal and sale, to deposit what remains in the treasury of the State. The provisions of this act shall not apply to any pounds set for the purpose of catching white fish between Hammock Point in the town of Clinton and Pond Point in the town of Milford; and also between the mouth of the Connecticut river and the river Thames.

SEC. 6. Nothing in this act shall be construed to authorize the continuance of pounds and set nets in the Connecticut river and about its mouth, after the dams at Holyoke and Turner's Falls shall have been provided by the State of Massachusetts with suitable aprons and fishways for the passage of salmon and shad.

SEC. 7. All the provisions of the third and fourth sections of the act entitled An act in addition to an act for encouraging and regulating fisheries, passed May session, 1867, and approved July 26, 1867, are hereby extended, and shall fully apply to this act.

SEC. 8. Section third of chapter CX of the session laws of 1871, approved July 24th, 1871, and all acts and parts of acts inconsistent herewith are hereby repealed.

Approved, July 23d, 1872.

LAWS OF 1873.

CHAPTER XVII.

An Act to Encourage and Regulate Fisheries.

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. That all town fish wardens shall hereafter have all the powers of sheriffs within their respective counties relative to the arrest of all persons violating any of the provisions of the statutes of this state with reference to fish and fisheries.

SEC. 2. This act shall take effect from the date of its passage.

Approved, June 25th, 1873.

CHAPTER XXVIII.

An Act to amend an Act regulating the taking of Fish in East Hampton Pond.

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

That chapter LXII of the public acts of 1872, be so amended that any person may take fish through the ice from East Hampton Pond on the last Thursday of each month.

Approved, June 27th, 1873.

CHAPTER XXIX.

An Act entitled an Act to regulate Fishing in sundry Ponds, and in Little River, in the Town of Woodstock, and in Killingly, Plainfield, and Marlborough.

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. No person shall take or carry away any fish from the Black pond, in the town of Woodstock, or from the Woodstock

ponds, or Little river, in said town of Woodstock, from the Perry bridge (so called) to the dam of the Harris Twine and Warp Company, in said town of Woodstock, or from Killingly pond, Quinebaug pond, and Alexander's pond, in the town of Killingly, or from Moosup pond, in the town of Plainfield, from the 15th day of June to the 1st day of November in each year, except on Saturdays from twelve o'clock M. until nine o'clock P. M. of said days.

SEC. 2. No person shall take or carry away any fish from said Black pond, Woodstock ponds, or said Little River, or from said Killingly pond, Quinebaug pond, Alexander's pond, or Moosup pond, from the 1st day of November in each year to the 15th day of June in the succeeding year, except on the second Saturday of December, the second Saturday of January, the second Saturday of February, and the second Saturday of March, from 8 o'clock A. M. until 5 o'clock, P. M. on each of said days.

SEC. 3. No person shall at any time take any fish from said ponds or river in any other manner than by a hook and line.

SEC. 4. Every person who shall violate any of the preceding sections of this act, shall forfeit for every such offense the sum of twenty-five dollars to him who shall sue therefor and prosecute his suit to effect.

SEC. 5. Every person who shall take any fish through the ice on Marlborough pond, in the town of Marlborough, in this state, shall forfeit for every such offense the sum of twenty-five dollars to him who shall sue therefor and prosecute his suit to effect.

SEC. 6. This act shall take effect from the first day of November, A. D. 1873.

Approved, June 27th, 1873.

CHAPTER XXXI.

An Act to regulate Fishing in Farm River.

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. No person shall fish in any portion of Farm River, in the county of New Haven, or the tributaries thereof, the right of fishing wherein shall be owned, leased, or lawfully occupied by

the Waltonian club, of New Haven, except the members of said club, and the owners of land adjacent to said stream or its tributaries, in that portion of the same adjacent to their said lands ; and no person shall, for the purpose of fishing, enter upon lands of any other person adjacent to the portion of said stream or its tributaries, the right of fishing wherein shall be owned, leased, or lawfully occupied by said club, except the members of said club.

SEC. 2. Any person violating any of the provisions of the preceding section, shall be liable to the said Waltonian club in the sum of one hundred and one dollars, which sum shall be recoverable in an action founded on this statute ; said action to be proceeded with by attachment and execution of the property or body of the defendant, in the same manner as other actions of tort.

SEC. 3. Any person violating any of the provisions of the first section of this act, shall be liable to criminal prosecution, and on conviction, shall be punished by a fine of not less than ten nor more than fifty dollars, or by imprisonment not less than ten nor more than sixty days, or by such fine and imprisonment both.

SEC. 4. Any person unlawfully taking any fish from any hatching-house, or from any pond, stream, or spring used by said Waltonian club for the special purpose of breeding fish, or keeping fish used for the purpose of breeding fish, shall be punished by a fine of not less than twenty nor more than seventy dollars, or by imprisonment not less than twenty nor more than sixty days, or by such fine and imprisonment both.

SEC. 5. It shall be the duty of all sheriffs, deputy sheriffs, constables, and fish wardens, within their respective districts, to arrest, without warrant, all persons violating any of the provisions of this act, and bring them immediately before the proper authority : *provided*, they be taken and apprehended in the act, or on present information of others.

SEC. 6. One-half of all fines inflicted by reason of any violation of the provisions of this act, shall be paid to the person giving information of the offense for which the same shall be inflicted, and the other half to the treasury of the town in which the same shall be prosecuted.

SEC. 7. This act shall take effect from the date of its passage.

Approved, July 1st, 1873.

CHAPTER XLI.

An Act in addition to "An Act for Encouraging and Regulating Fisheries."

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. That the provisions of section fifty, chapter one, title twenty-three, of "An Act for Encouraging and Regulating Fisheries," shall be extended and applied to the waters known as "Chapman's Pond," lying within the town of East Haddam, in this State.

SEC. 2. This act shall take effect from the date of its passage.

Approved, July 1st, 1873.

CHAPTER LV.

An Act concerning Fishing in Columbia Reservoir.

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. That the catching of any fish by means of spear, net, hook and line, or by any other means, in Columbia reservoir between the first day of November and the first day of April following, in each year, is hereby prohibited; and any person violating any provision of this act, shall be punished by a fine not to exceed seven dollars, or imprisonment not to exceed thirty days, or such fine and imprisonment both, one half the fine to be paid to the town in which said reservoir is situated, and the other half to the person prosecuting to effect.

Approved, July 2d, 1873.

CHAPTER LVIII.

An Act in addition to An Act for Encouraging and Regulating Fisheries.

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. Every person who shall draw or use any seine or net for the taking of fish in Waraumaug lake, in Litchfield county, shall be punished by a fine not less than twenty nor more than sixty dollars.

SEC. 2. Any grand juror of either of the towns of Washington, Warren, and Kent, in said county, may make presentment or complaint of all crimes, misdemeanors, offenses, and violations of any statute of the state, to any justice of the peace of said county in either of said towns who shall have cognizance thereof, and may proceed to trial, render judgment, and grant a warrant for the execution thereof according to law.

Approved, July 2d, 1873.

REPORT
OF THE
SURVEYOR GENERAL
OF THE
State of Connecticut,
MADE TO THE
GENERAL ASSEMBLY,
May Session, 1874.

HARTFORD :
The Case, Lockwood & Brainard Company, Printers.
1874.



REPORT.

*To His Excellency the Governor, and the General Assembly
of the State of Connecticut:*

The action of the last Assembly in repealing the act fixing the compensation to be paid to county surveyors by those employing them, seems to have given very general satisfaction. The old law had become obsolete; but so long as it remained upon the statute book, county surveyors had no means of collecting the customary fees for their services if the parties employing them did not choose to pay. The compensation is now a matter of agreement between the surveyor and the person who employs him. In my previous reports I recommended a fixed sum per day, believing that to be the best method of preventing all misunderstanding when a surveyor was employed in his official capacity; but as the work required of surveyors differs so much in character in different localities, demanding much greater accuracy and precision, and more accurate instruments in cities, where land is valuable, than in the less settled portions of the state, that the leaving of the matter of compensation open to agreement between the parties, or to customary charges as in other professions, seems, perhaps, the best and most satisfactory method of disposing of the subject.

I would repeat my recommendation of last year with regard to the erection of standards of measure and meridian in each county, and earnestly urge that some action be taken. These standards would be of great service to surveyors and engineers in all parts of the state, and contribute, perhaps, more

than any thing else to secure accuracy in surveys. As the law now stands, county surveyors are required to have their chains and compasses verified by the surveyor-general; but this is rarely done. During the past year I have had but two applications to verify instruments. The difficulty and expense of sending them to the surveyor-general, or one of his deputies, is so great as to prevent those residing in distant parts of the state from complying with the act. The establishment of the meridians and standards of measure in each county would do away with the difficulty of comparison now experienced, and induce greater accuracy in surveys. Massachusetts has already established such monuments, and they prove of the greatest benefit, both to surveyors and to those wishing accurate land surveys.

Although the above is of the most immediate importance, I must again advert to the subject of a general survey of the state. In my previous reports I have set forth in general terms what such a survey should be, and have urged its commencement. Connecticut is very far behind her sister states in this particular. The great discrepancies heretofore noted in the present maps of the state, as stated in my previous reports, and the general inaccuracy of our town and county maps, are unworthy of a state of the wealth and importance of Connecticut.

Almost every state in the Union has undertaken a survey of its territory at the public expense, and the amount has been generally considered to be well invested. In most of the states these surveys are now in progress, and in some of them they are completed. In all of them the surveys have been well conducted, and the results have been extremely valuable, except in the state of Louisiana, where the attempt was made to conduct the survey in connection with an educational institution. This is the only case in which this has been attempted, and the failure to obtain satisfactory and useful results from untrained and unskilful assistants may serve as a lesson to other states engaging in such enterprises. Massachusetts and New Jersey may be taken as the best examples of a thorough topographical survey. It is somewhat humiliating to our pride

in our state to think we should be behind all others in this respect, and that we do not even know our own limits and boundaries, nor the area of the state, or either of the counties within from 25 to 30 per cent. of their true value.

The United States Coast Survey has extended a very accurate triangulation across the state in connection with the chain of triangles along the coast, so that we have a very expensive and important part of the survey already made; and an extension of these triangles can be made by the Coast Survey, under a recent act of Congress appropriating the necessary funds therefor, as soon as the state shall take the necessary steps to commence the work.

In order to ascertain how far the superintendent of the United States Coast Survey would feel authorized to assist the state in determining points in the triangulation, the following letter was addressed to him upon the 12th of March last:

HARTFORD, CONN., March 12th, 1874.

Supt. U. S. Coast Survey, Washington, D. C.,

DEAR SIR: A general and complete survey of the state of Connecticut has been proposed, and it is desired to use the triangulation of the coast survey for the base of operations. Some authority has been granted by Congress for fixing points within states desiring to make such surveys, for facilitating that work and connecting it with the coast survey triangulation. It is desired to know if this state is included in the authority granted, and to what extent aid might be expected from the coöperation of the coast survey in determining points within this state. I desire to make a report to the legislature upon this subject, and any information you can give me regarding this matter will be esteemed an especial favor. An early reply will much oblige.

Very Respectfully Yours,

THEO. G. ELLIS,

Surveyor-General, State of Connecticut.

To this the following reply was received:

UNITED STATES COAST SURVEY OFFICE, }
WASHINGTON, March 14th, 1874. }

Theo. G. Ellis, Esq., Surveyor-General State of Connecticut,

DEAR SIR: I beg to acknowledge the receipt of your letter of the 12th inst., in which you make the enquiry whether Connecticut is included among the states referred to in the following item of the annual appropriation for the coast survey; and if so, to what extent aid might be expected from the coast survey in determining points within that state:

"For extending the triangulation of the coast survey so as to form a geodetic connection between the Atlantic and Pacific coasts of the United States, including compensation of civilians engaged in the work, fifteen thousand dollars: *Provided*, that the triangulation shall determine points in each state of the Union, which shall make requisite provisions for its own topographical and geological surveys."

You will see, by the wording of the authority, that whenever Connecticut, or any other state, shall make the requisite provisions for topographical and geological surveys, such assistance will be rendered by the determination of geographical points, as may be permitted by the appropriation, after providing for the regular progress of the geodetic connection.

With a view to aid you in making the proposed report to the legislature, and to show the value and extent of the data on hand for a detailed survey of the state, directions will be given to provide you with a progress sketch of the work executed on Long Island Sound, and also with a projection covering your state, upon which will be plotted the principal points determined to this date.

Yours respectfully,

C. P. PATTERSON, *Superintendent.*

Upon the 23d of April a tracing of the state, upon a scale of 400000, was received, containing the primary, secondary, and some of the tertiary triangulation points determined by the coast survey, and showing mainly how much of the state has been covered by the survey. All of this, and also the more detailed part of the work, has been already shown in the diagrams appended to my former reports. No progress

sketch was received, as the superintendent did not think it required.

The primary triangulation of the coast survey is probably the most accurate ever made. It has been principally done under the immediate supervision of the superintendent of the survey, and the computations have been made with the greatest care, by the most skilful computers, and by the most approved methods, involving an immense amount of labor and pecuniary outlay. All of this is so much gained in a survey of this state, if the work is commenced while the points are still in existence.

The method adopted by the coast survey has been to make the primary triangulation as perfect as possible, as the skeleton of the whole work. Upon this is constructed the secondary triangulation, with somewhat less accuracy, and the minor points filled in by a less expensive class of assistants. The shore topography being less important for the purpose of the surveys than the hydrography, has been filled in with the plane table by a cheap class of assistants, except in important localities; but much of the work now completed along Long Island Sound would be sufficiently accurate to be used upon the state survey.

That part of the work, however, upon which the state survey would be founded, viz: the main triangulation, base measurements, astronomical observations, and determinations of latitude and longitude, are the best the world has ever seen.

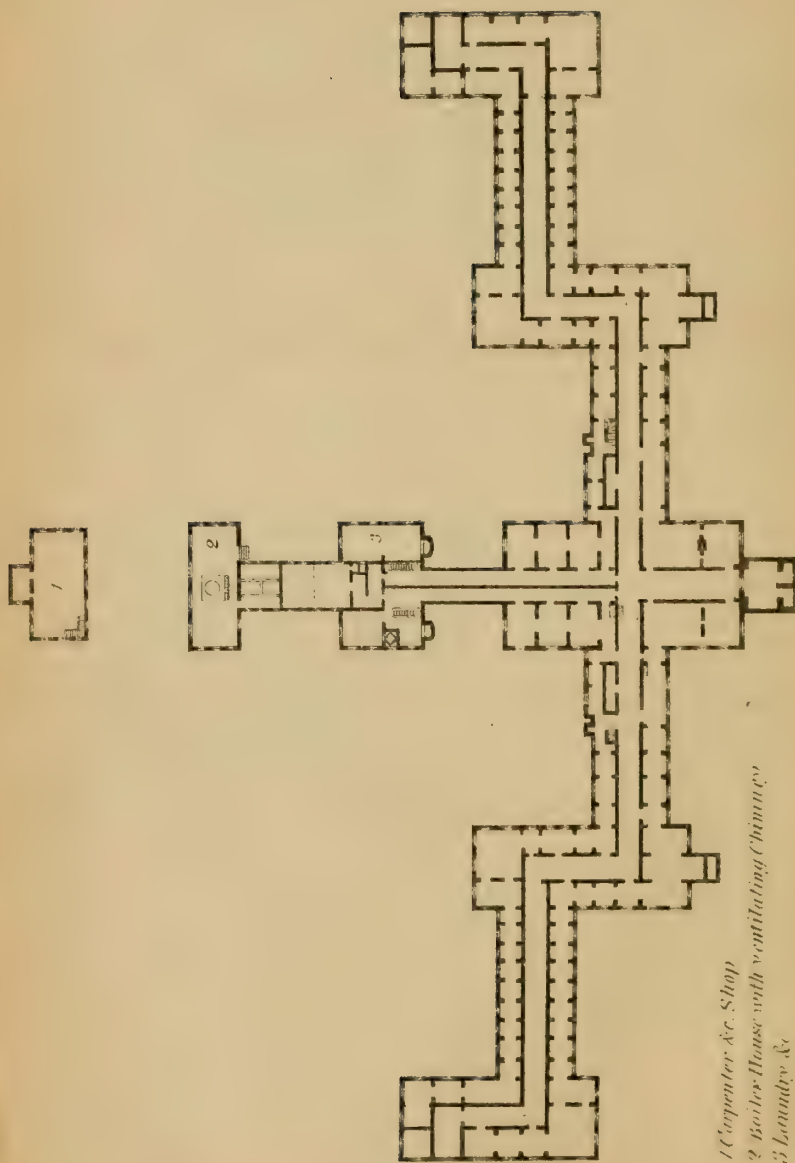
The work that would be done by the United States Government to assist the state in making such a survey would be at its own expense, and any appropriation by the state could be expended under its own direction, independent of the coast survey. There would be no occasion for placing any part of an appropriation at the disposal of the national government or its officers. Since the advancement of the idea of a state survey by the writer in 1866, there has been a great deal of interest excited in the project. A memorial was presented to the last Assembly by the Connecticut Academy of Arts and Sciences, asking that such a survey might be made, and giving good reasons therefor. The memorial was ably drawn up,

but did not seem to meet with the attention it deserved. The reasons why such a survey should be made were well stated, although the committee did not show an intimate knowledge of the proper method of commencing or conducting such a survey. It is sincerely to be hoped that if the subject is taken up at the present session it will receive the consideration it deserves, and that an appropriation may be made for commencing the work. Respectfully submitted.

THEODORE G. ELLIS,

Surveyor-General.





CELLAR PLAN OF THE HOSPITAL

EIGHTH ANNUAL REPORT

OF THE

BOARD OF TRUSTEES

OF THE

General Hospital for the Insane,

OF THE

STATE OF CONNECTICUT,

WITH

SUPERINTENDENT'S AND TREASURER'S REPORTS;

Presented to the General Assembly at its Session in May, 1874.

By Order of the General Assembly.

MIDDLETOWN, CONN.

J. P. PELTON, STEAM BOOK AND JOB PRINTER, EAST COURT STREET.

1874.

Officers of the Hospital.

BOARD OF TRUSTEES.

CHARLES R. INGERSOLL,	-	-	-	-	-	NEW HAVEN.
SAMUEL G. WILLARD,	-	-	-	-	-	COLCHESTER.
JOSEPH D. BATES,	-	-	-	-	-	DANIELSONVILLE.
RICHARD S. FELLOWES,	-	-	-	-	-	NEW HAVEN.
HENRY WOODWARD,	-	-	-	-	-	MIDDLETOWN.
ROBBINS BATTELL,	-	-	-	-	-	NORFOLK.
SAMUEL LYNES, M. D.,	-	-	-	-	-	NORWALK.
H. SIDNEY HAYDEN,	-	-	-	-	-	WINDSOR.
LUCIUS S. FULLER,	-	-	-	-	-	TOLLAND.
BENJAMIN DOUGLAS,	-	-	-	-	-	MIDDLETOWN.
JULIUS HOTCHKISS,	-	-	-	-	-	MIDDLETOWN.
JOSEPH CUMMINGS,	-	-	-	-	-	MIDDLETOWN.

M. B. COPELAND,	-	-	-	-	-	<i>Treasurer.</i>
E. C. SEGUIN,	-	-	-	-	-	<i>Pathologist.</i>

RESIDENT OFFICERS.

ABRAM MARVIN SHEW, M. D.,	<i>Superintendent and Physician.</i>
WINTHROP B. HALLOCK, M. D.,	<i>First Assistant Physician.</i>
CALVIN S. MAY, M. D.,	<i>Second Assistant Physician.</i>
FRANK B. WEEKS,	<i>Clerk.</i>
CLINTON W. WEATHERBEE,	<i>Farmer.</i>
MRS. MARY HALLOCK,	<i>Matron.</i>
MRS. MARGARET DUTTON,	<i>Assistant Matron.</i>

All communications relative to the admission, etc., of Patients, should be addressed to the Superintendent. Blanks will be furnished on application.

TRUSTEES' REPORT.



*To the Honorable, the General Assembly
of the State of Connecticut :*

The undersigned, the Board of Trustees of the General Hospital for the Insane of the State of Connecticut, at Middletown, herewith present their Eighth Annual Report.

They would gratefully acknowledge the loving protection of the Heavenly Father which has guarded and blessed the Hospital another twelve-month. In many respects the year has been to it one of real prosperity. More patients have shared in its benefits than heretofore. The whole number treated during the year, ending April 1, 1874, was five hundred and twenty-four. The number remaining at that date was three hundred and ninety-four. Of their condition, and much else, that is of interest in their case, the Report of the Superintendent herewith submitted contains valuable information. In it will be found also important facts relative to the practical working of the Institution.

The farm has been well tilled and highly productive. Great care has been taken to increase its fertility, to make needed improvements, and to keep all the buildings in good repair.

The income of the establishment has been managed with economy and skill. The thorough and exact system of keeping accounts continues to work satisfactorily, and the bills for current, as well as all other expenses have been promptly met.

The Commission appointed by the Governor, in accordance with the terms of the appropriation made in 1871 and in 1872, have completed their labors in a manner that reflects the highest credit upon those gentlemen, and additional honor upon the State, which can in these days secure from its citizens services of so great value for a work so important, protracted and difficult.

The south wing, capable of accommodating one hundred and five men, was completed and formally opened for patients on the 6th day of January last, in the presence of the Governor, the State Board of Charities, and other distinguished citizens. It has afforded a much needed relief to a considerable number of patients, who had been carried to Hospitals out of the State, and to others whose insanity is recent. The north wing, opened last year for women, has been full for months, and it appears certain that the south wing will soon be insufficient for the number of men needing its care.

At no very distant day, as the Board believes, cottages, neat, attractive, and not too expensive, will be required, in which a class of quiet patients can enjoy advantages of home-like surroundings, and those convalescing may be better prepared to enter again with comfort and safety the busy scenes of life. This would probably be the most economical manner of providing for patients when the number shall exceed the present capacity of the institution.

It is due to the officers and attendants of the Hospital to say that they have continued to perform their daily duties in a manner so conscientious and discreet, and with so much tact as to deserve a full measure of commendation and confidence.

It is fitting in this connection to mention our common loss, when, in January last, death suddenly took from the Superintendent, his estimable wife, deprived the family of her friendly, cheerful, and healthful influence, and the patients of the enjoyment of her admirable musical gifts in conducting the service of song in the Chapel.

As the buildings have now been completed after the original plan, and the institution is free from debt, the Trustees desire to say that they hold in grateful remembrance, the successive Legislatures which gave the charter in 1866, and voted always the full appropriations asked for by the Board to carry out the humane design of the charter;—appropriations that have in the aggregate been much larger than, at the outset, any one anticipated.

The good people of this State also have shown an intelligent and generous appreciation of, and a steadily increasing inter-

est in this enterprise, as they have learned its necessity, and observed its beneficent working. Nor would we fail to mention the many wealthy and influential citizens, who, notwithstanding the cost, have when difficulties were greatest, encouraged the Board to go forward, and have steadily aided to insure success.

To all these we tender our hearty thanks, in behalf of hundreds of afflicted men and women, who were poor and ready to perish from disease and mental weakness; but who have now been warmed and fed, and tenderly cared for under this roof; whereby many of them have been restored to their right mind.

We regard this institution as an honor to Connecticut. In no State, as we believe, are patients like these receiving medical treatment more scientific, considerate or successful, or care from attendants more intelligent, kind-hearted, and faithful.

The Hospital asks for no appropriation this year. We would recommend that the name be changed to "The Connecticut Hospital for the Insane."

The official terms of the Members of this Board from New London and Windham Counties expire in 1874.

All of which is respectfully submitted.

CHARLES R. INGERSOLL,	New Haven.
SAMUEL G. WILLARD,	Colchester.
JOSEPH D. BATES,	Danielsonville.
RICHARD S. FELLOWES,	New Haven.
HENRY WOODWARD,	Middletown.
ROBBINS BATTELL,	Norfolk.
SAMUEL LYNES, M. D.,	Norwalk.
H. SIDNEY HAYDEN,	Windsor.
LUCIUS S. FULLER,	Tolland.
BENJAMIN DOUGLAS,	Middletown.
JULIUS HOTCHKISS,	Middletown.
JOSEPH CUMMINGS,	Middletown.

SUPERINTENDENT'S REPORT

TO THE

BOARD OF TRUSTEES.



GENTLEMEN:—I have the honor to submit the Eighth Annual Report of the General Hospital for the Insane of the State of Connecticut, together with comprehensive Statistical Tables, arranged in uniformity with those adopted by "The Association of Medical Superintendents of American Institutions for the Insane."

The official year ending March 31st, 1874, has been one of peculiar interest. During this period you have witnessed the completion of the Hospital, so far as the plan was adopted by the proper authorities, in 1866.

For the first time in its history, this Institution has been in condition to receive promptly all applicants of both sexes. As a result, the number of persons admitted and discharged and the total number under treatment exceeds that of any previous year.

Referring to the tables, it will be noticed that there were remaining two hundred and seventy-one (271) patients at the date of the last Annual Report, of whom one hundred and thirty-eight (138) were males, and one hundred and thirty-three (133) were females; ninety-three (93) males and one hundred and sixty (160) females have since been admitted, making a total of five hundred and twenty-four (524) persons who have received custodial or curative treatment. The disparity of admissions in the sexes, is explained by the fact that during the first few months of the official year, male patients could be received only when vacancies occurred by death, discharge or removal. The daily average was 339.51. Of the one hundred and thirty

(130) persons who were discharged, thirty-seven (sixteen men and twenty-one women) were regarded as recovered; thirty (nine men and twenty-one women) were so much improved that they were permitted to go home on trial and have since, in nearly all instances, become fully restored; twenty-eight (thirteen men and fifteen women) mild chronic cases were removed, before the completion of the new wings, to make room for others. The deaths were thirty-five, (eighteen men and seventeen women) which is equal to 6.67 per cent of the total number under treatment. It is worthy of special remark, that one-fourth of those who died had passed beyond the time allotted to man, and twelve of the remaining number were between fifty and seventy years of age; the average was 51.74 years, which is considerably above the mean average of past years. There were eighteen (18) deaths among two hundred and thirty-one (231) male patients and seventeen (17) among two-hundred and ninety-three (293) female patients. One person died two days after admission—one three,—one six,—two thirteen,—two fourteen,—and one fifteen; but the majority of deaths were the result of degenerative changes, incident to long continued mental disease.

Referring to Table No. XXVIII, you observe that of three hundred and ninety-four (394) patients remaining at this date, only thirty-five (35) are considered curable. This opinion is based upon the fact that in three hundred and fifty-nine (359), the disease has already lasted from two to forty years. It is discouraging to contemplate that such a large proportion will probably continue more or less deranged during life, when perhaps a majority of these might have been cured if promptly submitted to Hospital treatment.

It is reasonable to presume that the number of admissions during the past year is a fair criterion of what may be expected in future. Assuming that the discharges and deaths of the next twelve months will equal those of the past, and that the admissions continue in the same ratio, a little calculation demonstrates that the Hospital, which has accommodations only for four hundred and fifty (450) patients, will be crowded to its full capacity before the expiration of another year. It will then be necessary to delay admissions until vacancies occur,

or to send the quiet, harmless chronic patients to the almshouses, (a possibility that I shudder to contemplate,) to make room for acute cases, who come to us from the laboring and active classes of life.

At this date Connecticut may well be proud of the position which she occupies in providing for her dependent classes. Reliable information from town and judicial officers, discloses the gratifying fact, that *all* or *nearly* all of the insane poor have been removed from jails and almshouses to this Institution, while the Retreat at Hartford, with its well furnished apartments, affords accommodations to those who are able to pay liberally for care and treatment. Now, before the actual pressure begins to be felt, would it not be wise to consider what future provision will be required for the insane of Connecticut?

A public Institution of this kind, erected, owned and governed by the State should be open and accessible to every citizen of the State who needs its protecting care. In theory, class distinctions are unknown; the rich and the poor, the learned and the ignorant alike become insane, and require custodial treatment, in a majority of cases away from home. In actual practice, thus far, the policy has been to favor the poor and indigent.

By referring to Table No. X, you observe that of the two hundred and fifty-three (253) persons admitted during the year, two hundred and twelve (212) were supported wholly or in part by the State and Towns, while only forty-one (41) were able to pay their own expenses. This distinction in favor of the poor is still more evident when you consider the class of admissions from the opening of the Hospital in 1868. Of the eight hundred and ninety-six (896) admitted since the beginning, seven hundred and ninety-nine (799) were beneficiaries, and only ninety-seven (97) self-supporting.

It will be perceived (Table No. IV,) that four persons were admitted during the year who were not insane. To relieve the fears of any nervous or over-anxious reader of this report, who has perhaps spent many sleepless nights in useless suspicions after reading "Hard Cash," or listening to the plausible harangue of some pretentious lecturer, who, by touching

upon this sensitive cord of the public mind succeeds in filling the otherwise empty seats. I would explain that one of the four was a convict from Wethersfield Prison, who feigned insanity in order to effect a transfer to this Hospital, in expectation that he could easily escape from his lawful punishment. After a few months residence here he was returned to his proper place. The second, a boy of fourteen years, after having burned several barns and a church, was brought to us from the Bridgeport Jail, to be placed under observation for the purpose of determining definitely his mental condition. It was soon evident that he was simply a cunning, unprincipled lad who needed the disciplinary teaching of the Meriden Reform School, to which he was duly sent. The third was also a case in which a medico-legal question was involved. The last of these "not insane" cases, a woman of intemperate habits and ungovernable temper, who was sent here by the town authorities, only remained two days. Thus it appears that none of the four were placed here "to get rid of them." On the contrary, they had committed crimes and were trying to evade justice. I hope the time may soon come when the public will have such confidence in the Board of Trustees and the Resident Officers of the Hospital, that the fact of a person being detained at the Institution for any great period of time will be accepted as conclusive proof of his or her insanity and proper detention. Before leaving this subject, I desire to place on record, a statement founded upon an experience of thirteen years, and embracing the care and treatment of two thousand insane persons, in four different States; I have not known a case of so called "false imprisonment" in a Hospital or Asylum; neither have I had reason to suspect improper motives on the part of friends or public officers. Nearly all doubts and difficulties in any particular case grow out of the peculiarities of the case itself and ignorance respecting the nature of insanity.

It is generally supposed that an insane person must necessarily rave, destroy and disturb. This popular appreciation of insanity is shown by the questions daily asked by visitors, who desire to see those patients who are "really crazy," meaning of course cases of acute mania. Persons familiar with

Hospitals soon learn that the proportion of "crazy" patients is very small, and that the majority of all under treatment, after the acute stage has passed, are more or less quiet and rational, able to eat and sleep, and to do various kinds of work the same as other persons. Many may have suicidal, homicidal or extravagant propensities, which are kept in check by the watchful care of attendants and the regularity of Institution life.

A Hospital is doing its legitimate work as much in this way as it is when managing a dangerous and destructive maniac. Those who think differently, might as well claim that a physician should only be called to the sick when dangerously ill. There are various degrees and forms of insanity, no two presenting the same exact characteristics. The restlessness and complaining spirit which is manifested by a proportion of patients, is the result of disease and not of confinement. This is shown by the fact, that at home they were even more uneasy; and also, that under proper treatment at Hospital they recover from this manifestation, which is merely one symptom of the disease. We are apt to forget that persons become insane at home and not at the Hospital; or in other words, that the causes which produced the insanity in any given case were existing at home.

The cares, anxieties and responsibilities of domestic life, especially among the poor, incompatibility of temper, uncongenial work, poverty of diet and irregular habits are all sufficient to produce mental derangement in a person already debilitated. Hence, when removed to Hospital, where regularity of diet, hours of exercise and repose, and attention to physical and moral treatment can be had, restoration is the natural consequence. The earlier the change is made the greater is the hope of cure. Often influenced by the opinions of officious neighbors and irresponsible busy-bodies, the friends delay sending the loved one from home, so long as they can manage to keep her there; finally, after months or years of dallying, when the disease has become chronic, they take her to a Hospital and wonder why a cure is not effected.

We have been annoyed by the admission of several patients who were committed on the order of Police Courts or Justi-

ees of the Peace. The statute which authorizes such commitments is defective ; it does not determine who is responsible for the payment of Hospital bills in such cases. If the Selectmen were not consulted before the commitment by the Police Courts, they generally refuse to acknowledge the indebtedness, and refer us for payment to the Comptroller and His Excellency the Governor. I do not find any statute which would authorize the approval of such bills. Thus far the Hospital has obtained payment through the approval of the chief magistrate of the State.

I would suggest that an effort be made to secure the enactment of a proper statute to meet the requirements of such cases.

Notwithstanding the unsettled condition of financial questions, and the resulting uncertainty in business matters, the regular income from State, towns and individuals has been sufficient to meet all our wants, and to enable us to continue improvements on the farm and about the buildings. The plan adopted eighteen months ago of making all purchases for cash works to the satisfaction of all parties. By referring to the financial statement, herewith presented, you will observe that the Hospital received from all sources (including balance with Treasurer, \$1,583.98, and cash on hand, \$227.84, April 1st, 1873.) the sum of ninety-two thousand eight hundred and seventy-nine dollars and two cents, (\$92,879.02.) and that the total expenditures during the same period, as per vouchers audited monthly by the Finance Committee, were eighty-seven thousand, nine hundred and eighty-four dollars and twenty-nine cents, (\$87,984.29.) leaving a balance of \$1,499.30 with Treasurer, and \$3,395.43 cash on hand.

For special details respecting farm labor and its results, I would refer you to some interesting facts, properly tabulated by Mr. Weatherbee, who has efficiently conducted the farming operations during the past five years. In this connection I would again bear testimony to the great value of out-door labor as an auxiliary means of treatment in mental disease. The old adage, respecting idle hands, applies to the occupants of an institution for the insane, and I have often thought that many lives were saved and minds restored to usefulness by

judiciously disturbing the languor which usually accompanies chronic insanity. This kind of work is not generally profitable, and to develop it requires peculiar adaptation in those who have the immediate care of such persons. A pleasant smile and an encouraging word will sometimes induce a patient to perform manual labor which, in the end, may aid in his restoration to health.

It may be a matter of surprise to those who are not familiar with the daily life and habits of the insane in Hospitals, to learn that a large proportion of all male patients at this institution have been employed about the farm or buildings under slight supervision, or were allowed the liberty of the grounds, during the summer months, unattended. The following tables showing the relative number in each year, were carefully prepared by Dr. Hallock :

1869, average number present,	109.	No. at large,	29.	Per cent at large,	26.6
1870, do. do. do.	115.	do. do.	35.	do. do.	30.4
1871, do. do. do.	120.	do. do.	37.	do. do.	30.8
1872, do. do. do.	131.	do. do.	55.	do. do.	42.0

An additional number, who were considered safe to be at liberty, but for various reasons (lameness, old age, dementia, &c.,) remained in the house or airing courts, is shown by the following table :

1869, there were	-	-	19.	1871, there were	-	-	23
1870, do.	-	-	20.	1872, do.	-	-	22

By adding together the above tables, the total number who were in condition to be trusted with their freedom, needing no supervision whatever, so far as elopement is concerned, will be as follows :

1869, No. present,	109.	No. at large,	29	added to 19, total	48.	Per cent,	44.0
1870, do.	115.	do.	35	do. 20, do.	55.	do.	47.7
1871, do.	120.	do.	37	do. 23, do.	60.	do.	50.0
1872, do.	131.	do.	55	do. 22, do.	77.	do.	58.7

Of the number actually at liberty, without supervision, only two needed restraint at intervals, on account of periodical excitement.

The value of custodial treatment is demonstrated by these facts ; we know from actual experience that the regularity of

hospital life is sufficient to keep many of the above mentioned persons within the limits of self-control; and that when restored to full freedom at home, (a frequent occurrence,) they soon go beyond the limits, and are returned to us in a worse condition than at first.

Owing to the unfinished condition of the grounds, and the presence of many workmen employed about the new wings, we have not tested the question of relative trustfulness between males and females. My impression, formed from general observation, is, that a much smaller number of the latter class can be trusted with liberty. The disease appears to develop more of the restless and unruly elements in her organization; she is less contented with her surroundings and treatment, and more desirous of attention from officers and visitors; then, too, it is more difficult to provide employment adapted to each case.

I trust that you will not consider it inappropriate for me to refer to the unfinished condition of the grounds immediately surrounding the Hospital. As building operations have terminated, now would seem to be the proper time to commence the work of grading and systematically laying out the walks and drives. A definite plan should be selected, and the services of an experienced landscape gardener provided for; nearly all of the heavy labor can be performed by our regular working force. The importance of this matter is so obvious that I need not offer special reasons therefor.

A variety of evening entertainments, consisting of lectures, readings, concerts, tableaux, and dramatic representations, have been furnished during the year. Two hundred new slides were purchased and used in the Stereopticon with gratifying results.

It is my purpose to do all that can be done in this direction to relieve the tedium of hospital life. In pursuance of this plan many books are added monthly to the different ward libraries, and engravings hung upon the walls, whenever the funds will admit. Early in the year an arrangement was made with the dealers to furnish daily all of the preceding days' papers remaining unsold. In addition, the publishers of the following named newspapers have, as heretofore, generously

furnished copies regularly and gratuitously; to all such our acknowledgments are due.

Hartford Daily Courant,	.	.	.	Hartford, Conn.
do. Evening Post,	.	.	.	do. do.
do. Weekly Times,	.	.	.	do. do.
Religious Herald,	.	.	.	do. do.
Connecticut General Advertiser,	.	.	.	do. do.
New Haven Evening Register,	.	.	.	New Haven, do.
do. Morning Journal and Courier,	.	.	.	do. do.
do. Weekly Palladium,	.	.	.	do. do.
Connecticut Herald and Weekly Journal,	.	.	.	do. do.
The Constitution,	.	.	.	Middletown, do.
The Sentinel and Witness,	.	.	.	do. do.
Norwich Daily Advertiser, (part of year,)	.	.	.	Norwich, do.
do. Weekly Courier,	.	.	.	do. do.
Tolland County Journal,	.	.	.	Tolland, do.
Bridgeport Republican and Standard,	.	.	.	Bridgeport, do.
Meriden Daily Republican, (part of year,)	.	.	.	Meriden, do.
Whitney's Musical Guest,	.	.	.	Toledo, Ohio.
The Sheltering Arms, (monthly,)	.	.	.	New York City.
Watson's Art Journal,	.	.	.	do. do.

In addition to these contributions, the following donations have been received:

A fine set of Marryatt's Novels, twelve volumes, from A. B. Gillette, of Hartford. The "Surgical and Medical History of the Rebellion," from Dr. Samuel Lynes, of Norwalk. Five Dollars and a number of Books from Mr. Burroughs, of Middletown. H. D. A. Ward, Esq., contributed a complete set of the New York Daily Graphic, (in bound volumes), together with files of old papers and magazines. As in former years, Hon. T. S. Gold, Secretary State Board of Agriculture, has furnished volumes of Agricultural Reports from other States.

We are under especial obligations to the following named gentlemen for a course of seven interesting and highly instructive Lectures:

President Cummings, Wesleyan University, on Foreign Travels.
 Prof. Wm. North Rice. do. do. on Glaciers.
 Prof. C. T. Winchester, do. do. on Oliver Goldsmith.
 Dr. C. L. Loomis, Middletown, two Lectures on South-Western Africa.
 Rev. J. H. Bradford, Middletown, on Temperance.
 Col. B. S. Pardee, New Haven, on Western Life.

Early in the summer a number of young ladies of the South Congregational Church Sabbath School formed a mission for

the purpose of collecting flowers and arranging bouquets, to be sent to the Hospital on every Saturday afternoon. The interest increased until the whole school was engaged in this good work; as a result, our people received and enjoyed weekly from one hundred to one hundred and fifty beautiful bouquets, which were distributed in all the wards, sitting rooms, dining rooms and parlors. To those who have cheerfully devoted their time to this benevolent purpose, our acknowledgements are due.

Since the opening in 1868, religious services have been held every Sabbath afternoon at two o'clock, much to the advantage, comfort and benefit of the patients, a large proportion of whom have been present at the services. No regular chaplain is employed; we are therefore under greater obligations to the Reverend gentlemen of Middletown and vicinity, who have devoted their time gratuitously to this work.

No changes have occurred in the staff of officers. If experience and length of service adds to the efficiency of persons engaged in ordinary avocations, it must be evident that labor, which requires special training and peculiar adaptation, will be more intelligently performed by those who have devoted their best energies for years to the work.

In November, an increase of numbers necessitated the employment of another Medical officer. Dr. Calvin S. May, of New Haven, a graduate of Yale Medical School, was chosen to fill the place, which he has occupied since that time. If thorough professional preparation and entire devotion to the work are important qualifications, you are fortunate in having secured the services of Dr. May as second assistant Physician.

I am under renewed obligations to the officers, attendants and employees who have endeavored, with ability, fidelity and tact to secure for this Institution a still greater measure of usefulness. Surrounded by the peculiar difficulties incident to the care of those suffering from mental and moral deviations, it would be strange, indeed, if we have succeeded in satisfying everybody. Our aim has been to restore health by proper medical and moral treatment, failing in this, to control, protect and provide for the safety, comfort and well being of those committed to our care.

In conclusion, I desire to express my deep obligations to the members of your Board, who, by intelligent co-operation and personal kindness, have greatly assisted in sharing the burdens of another year.

Respectfully submitted,

ABRAM MARVIN SHEW.

Superintendent.

Middletown, Conn., March 31st, 1874.

TO THE SUPERINTENDENT.

DEAR SIR :

The following Report of Farming operations for the year ending March 31st, 1874, is respectfully submitted.

Quantity and Value of Products.

Hay, - - -	94 tons, - -	\$2,350 00
Straw, - - -	8 do. - -	160 00
Corn fodder, (dry,) - - -	20 do. - -	100 00
Corn, - - -	430 bushels, - -	215 00
Oats, - - -	121½ do. - -	72 90
Rye, - - -	44 do. - -	44 00
Broom Seed, - - -	30 do. - -	7 50
Potatoes, - - -	2,830 do. - -	2,405 50
Carrots, - - -	336 do. - -	168 00
Beets, - - -	242 do. - -	121 00
Onions, - - -	42 do. - -	84 00
Turnips, - - -	457 do. - -	178 50
Beans, (string,) - - -	46 do. - -	73 60
Beans, (pole,) - - -	38 do. - -	76 00
Beans, (white shell,) - - -	3 do. - -	6 00
Peas, (in shell,) - - -	49 do. - -	122 50
Parsnips, - - -	85 do. - -	42 50
Sweet Corn, - - -	73 do. - -	73 00
Cucumbers, - - -	86 do. - -	107 50
Tomatoes, - - -	37 do. - -	37 00
Summer Squash, - - -	121 do. - -	121 00
Winter Squash, - - -	4 tons, - -	320 00
Lettuce, - - -	23 bushels, - -	23 00
Spinach, - - -	25 do. - -	25 00
Beet Greens, - - -	104 do. - -	104 00

Pie Plant, - -	856 pounds, - -	21 30
Melons, - - -	4,549 do. - -	90 00
Cabbages, - -	5,000 heads, - -	400 00
Celery, - - -	1,500 do. - -	75 00
Asparagus, - -	2 bushels, - -	9 00
Strawberries, -	74 quarts, - -	14 80
Raspberries, - -	72 do. - -	14 40
Currants, - - -	24 do. - -	3 00
Pears, - - -	13 bushels, - -	19 50
Apples, - - -	21 barrels, - -	99 75
Cider, - - -	2 do. - -	10 00
Milk, (grass fed,) -	19,440 quarts, - -	1.166 40
Beef, - - -	3,770 pounds, - -	320 45
Veal, - - -	912 do. - -	91 20
Pork, - - -	10,143 do. - -	659 29½
Calf Skins, - -	13 - -	26 00
Pigs, (sold,) - -	- - -	68 00
Turkeys, - - -	233 pounds, - -	58 25
Chickens, - - -	178 do. - -	35 60
Eggs, - - -	358 dozen, - -	114 56
Broom Brush, - -	400 pounds, - -	24 00

Total value. - - \$10,358 00½

Weight of Hogs,—345, 340, 526, 530, 307, 332, 465, 375, 417, 386, 495, 472, 400, 389, 455, 549, 462, 430, 391, 443, 376, 389, 448, 421. Total,—10,143 pounds. Average.—422½ pounds.

Respectfully submitted,

C. W. WEATHERBEE,

Farmer.

TABLE I.

MOVEMENT OF THE POPULATION.

	Males.	Females.	Total.
Number at the beginning of the year, -	138	133	271
Admitted in the year, - - - -	93	160	253
Total present in the year, - - -	231	293	524
Discharged,—Recovered, - - - -	16	21	37
Improved, - - - -	9	20	29
Stationary, - - - -	13	15	28
Died, - - - -	18	17	35
Remaining at the end of the year, -	175	220	395
Average present during the year, -	146.32	193.19	339.51

TABLE II.

ADMISSIONS AND DISCHARGES FROM THE BEGINNING OF THE
HOSPITAL.

	Males.	Females.	Total.
Admitted, - - - - -	484	412	896
Discharged,—Recovered, - - - -	101	52	153
Improved, - - - -	57	44	101
Stationary, - - - -	69	50	119
Died, - - - -	82	46	128

TABLE III.

NUMBER AT EACH AGE WHEN ADMITTED DURING THE YEAR.

AGE.	When Admitted.			When Attacked.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - -	—	1	1	1	2	3
15 to 20, - -	3	8	11	7	7	14
20 to 25, - -	3	20	23	6	21	27
25 to 30, - -	13	15	28	13	26	39
30 to 35, - -	11	21	32	13	19	32
35 to 40, - -	14	18	32	10	16	26
40 to 45, - -	11	17	28	12	16	28
45 to 50, - -	10	17	27	6	20	26
50 to 60, - -	15	25	40	13	22	35
60 to 70, - -	6	13	19	6	7	13
70 to 80, - -	4	2	6	2	2	4
80 and over, - -	—	2	2	—	1	1
Unknown, - -	—	—	—	1	—	1
Not Insane, - -	3	1	4	3	1	4
Total, - -	93	160	253	93	160	253

TABLE IV.

NUMBER AT EACH AGE FROM BEGINNING OF THE HOSPITAL.

AGE.	When Admitted.			When Attacked.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - -	4	2	6	9	5	14
15 to 20, - -	20	13	33	41	27	68
20 to 25, - -	48	43	91	72	59	131
25 to 30, - -	64	38	102	64	67	131
30 to 35, - -	58	60	118	59	59	118
35 to 40, - -	67	48	115	59	61	120
40 to 45, - -	49	52	101	36	35	71
45 to 50, - -	51	48	99	43	35	78
50 to 60, - -	59	47	106	48	37	85
60 to 70, - -	42	45	87	33	15	48
70 to 80, - -	14	10	24	7	7	14
80 and over, - -	3	4	7	2	1	3
Unknown, - -	1	1	2	4	2	6
Not Insane, - -	4	1	5	7	2	9
Total, - -	484	412	896	484	412	896

TABLE V.

NATIVITY OF PATIENTS ADMITTED.

NATIVITY.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Connecticut, - - -	55	82	137	280	201	481
New York, - - -	7	9	16	25	25	50
Massachusetts, - - -	1	5	6	10	8	18
Rhode Island, - - -	1	3	4	6	7	13
Pennsylvania, - - -	—	—	—	2	—	2
Virginia, - - -	—	1	1	1	2	3
North Carolina, - - -	—	—	—	2	—	2
Vermont, - - -	—	—	—	1	2	3
New Jersey, - - -	2	1	3	3	2	5
Florida, - - -	—	—	—	1	—	1
Louisiana, - - -	—	—	—	—	1	1
Maryland, - - -	—	1	1	1	1	2
Georgia, - - -	—	—	—	—	1	1
Canada, - - -	1	—	1	4	—	4
Germany, - - -	3	6	9	16	15	31
England, - - -	1	2	3	15	9	24
Ireland, - - -	20	48	68	105	131	236
Scotland, - - -	—	2	2	4	4	8
Italy, - - -	1	—	1	2	2	4
Cuba, - - -	—	—	—	—	1	1
Switzerland, - - -	—	—	—	1	—	1
Bermuda, - - -	1	—	1	1	—	1
Unknown, - - -	—	—	—	4	—	4
Total, - - -	93	160	253	484	412	896

TABLE VI.

RESIDENCE OF PATIENTS ADMITTED.

RESIDENCE.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
State at Large, - - -	3	3	6	20	7	27
Hartford County, - - -	19	38	57	122	81	203
New Haven County, - - -	16	42	58	108	113	221
New London " - - -	6	16	22	50	53	103
Windham " - - -	2	9	11	9	16	25
Litchfield " - - -	13	17	30	29	37	66
Middlesex " - - -	11	12	23	60	37	97
Tolland " - - -	2	5	7	12	14	26
Fairfield " - - -	17	17	34	66	52	118
Otherwise, - - -	4	1	5	8	2	10
Total, - - -	93	160	253	484	412	896

TABLE VII.
OCCUPATION OF THOSE ADMITTED.

OCCUPATION.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Farmers, - - - - -	19	—	19	121	—	121
Laborers, - - - - -	15	—	15	76	—	76
Mechanics, - - - - -	10	—	10	29	—	29
Shoe Makers, - - - - -	1	—	1	7	—	7
Merchants, - - - - -	—	—	—	5	—	5
Quarrymen, - - - - -	3	—	3	12	—	12
Clergymen, - - - - -	—	—	—	1	—	1
Cigar Makers, - - - - -	—	—	—	1	—	1
Painters, - - - - -	1	—	1	3	—	3
House Wives, - - - - -	—	72	72	—	155	155
Machinists, - - - - -	3	—	3	20	—	20
Harness Makers, - - - - -	1	—	1	5	—	5
Clerks, - - - - -	2	—	2	14	—	14
Carpenters, - - - - -	3	—	3	14	—	14
Pilots, - - - - -	—	—	—	3	—	3
Carmen, - - - - -	—	—	—	1	—	1
Blacksmiths, - - - - -	—	—	—	4	—	4
Druggists, - - - - -	—	—	—	4	—	4
Factory Employees, - - - - -	—	9	9	16	26	42
Lawyers, - - - - -	—	—	—	1	—	1
Cabinet Makers, - - - - -	2	—	2	7	—	7
Agents, - - - - -	—	—	—	3	—	3
Superintendents of Factories, -	1	—	1	3	—	3
Pump Makers, - - - - -	—	—	—	1	—	1
Shipping Merchants, - - - - -	—	—	—	1	—	1
Moulders, - - - - -	—	—	—	3	—	3
Barbers, - - - - -	—	—	—	3	—	3
Tinsmiths, - - - - -	—	—	—	3	—	3
Hostlers, - - - - -	1	—	1	6	—	6
Landlords, - - - - -	—	—	—	1	—	1
Burnishers, - - - - -	2	—	2	2	—	2
Physicians, - - - - -	—	—	—	2	—	2
Tailors, - - - - -	1	—	1	4	—	4
Tailoresses, - - - - -	—	1	1	—	4	4
Gardeners, - - - - -	1	—	1	1	—	1
Waiters, - - - - -	—	—	—	2	—	2
Sail Makers, - - - - -	—	—	—	1	—	1
Carriage Makers, - - - - -	2	—	2	4	—	4
Students, - - - - -	1	1	2	2	5	7
Glass Cutters, - - - - -	—	—	—	1	—	1

TABLE VII. — (Continued.)

OCCUPATION OF THOSE ADMITTED.

OCCUPATION.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Truss Makers, - - -	—	—	—	1	—	1
Commercial Travelers, - - -	1	—	1	3	—	3
Telegraph Operators, - - -	—	—	—	2	—	2
Printers, - - -	1	—	1	2	—	2
Paper Makers, - - -	—	—	—	1	—	1
Accountants, - - -	2	—	2	5	—	5
Silver Plate Manufacturers, - - -	—	—	—	1	—	1
Electro-Platers, - - -	1	—	1	2	—	2
Teachers, - - -	1	2	3	3	12	15
Grocers, - - -	1	—	1	3	—	3
Curriers, - - -	1	—	1	2	—	2
Chemists, - - -	—	—	—	1	—	1
News Boys, - - -	—	—	—	1	—	1
Brush Makers, - - -	—	—	—	2	—	2
Stone Masons, - - -	—	—	—	1	—	1
Night Watchmen, - - -	—	—	—	1	—	1
Seamstresses, - - -	—	3	3	—	16	16
Domestics, - - -	—	34	34	—	84	84
Clock Makers, - - -	1	—	1	2	—	2
Millers, - - -	—	—	—	1	—	1
Housekeepers, - - -	—	19	19	—	24	24
Sailors, - - -	1	—	1	8	—	8
Manufacturers, - - -	3	—	3	3	—	3
Artists, - - -	—	1	1	1	1	2
Rubber Worker, - - -	1	—	1	1	—	1
Engineer, - - -	1	—	1	1	—	1
Brewers, - - -	—	—	—	1	—	1
Lumbermen, - - -	1	—	1	1	—	1
Mattress Makers, - - -	—	—	—	1	—	1
Hatters, - - -	2	—	2	2	—	2
Boiler Makers, - - -	—	—	—	1	—	1
Cutlers, - - -	—	—	—	1	—	1
Butchers, - - -	1	—	1	1	—	1
Mariners, - - -	1	—	1	1	—	1
Powder Makers, - - -	1	—	1	1	—	1
Unknown, - - -	1	—	1	8	22	30
No Employment, - - -	2	18	20	31	63	94
Total, - - -	93	160	253	484	412	896

TABLE VIII.

CIVIL CONDITION OF THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Single, - - - -	45	65	110	241	169	410
Married, - - - -	43	74	117	197	162	359
Widowed, - - - -	4	21	25	30	60	90
Unknown, - - - -	1	—	1	16	21	37
Total, - - - -	93	160	253	484	412	896

TABLE IX.

HOW COMMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
By Friends, - - - -	17	24	41	54	40	94
Probate Judges, - - - -	65	134	199	391	364	755
Judges of Superior Court, - - - -	5	1	6	12	3	15
Governor's Order, - - - -	2	—	2	16	3	19
Justice or Police Court, - - - -	4	1	5	11	2	13
Total, - - - -	93	160	253	484	412	896

TABLE X.

HOW SUPPORTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
By Self or Friends (paying),	17	24	41	57	40	97
By State and Friends (indigent)	35	67	102	124	142	266
By State and Town (town poor)	36	67	103	275	223	498
By State alone, - - - -	5	2	7	28	7	35
Total, - - - -	93	160	253	484	412	896

TABLE XI.

FORM OF DISEASE IN THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania, Acute, - -	36	51	87	124	93	217
do. Chronic, - -	32	62	94	161	185	346
do. Epileptic, - -	7	6	13	25	14	39
do. Puerperal, - -	-	3	3	-	8	8
do. Suicidal, - -	-	1	1	3	5	8
do. Homocidal, - -	1	1	2	4	2	6
do. Periodical, - -	-	3	3	3	7	10
Delirium, Simple, -	-	-	-	10	-	10
Monomania, - -	1	-	1	15	4	19
Melancholia, Acute, -	4	20	24	24	36	60
do. Chronic, - -	2	6	8	18	19	37
do. Attonita, - -	-	-	-	2	2	4
General Paresis, - -	1	-	1	8	-	8
Methomania, (Inebriates,) -	3	1	4	23	1	24
Dementia, Acute, - -	-	-	-	7	1	8
do. Chronic, - -	1	2	3	20	23	43
do. Senile, - -	-	3	3	12	8	20
Imbecility, - -	2	-	2	18	2	20
Not Insane, - -	3	1	4	7	2	9
Total, - -	93	160	253	484	412	896

TABLE XII.

COMPLICATIONS (OF NERVOUS SYSTEM) IN THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Aphasia, - - -	1	-	1	2	-	2
Apoplectic, - - -	1	-	1	4	-	4
Chorea, - - -	-	-	-	2	2	4
Hemiplegia, - - -	1	-	1	3	1	4
Paraplegia, - - -	-	1	1	1	2	3
Paralysis Agitans, -	-	-	-	-	1	1
Pseudo-hypertrophic-Par-	-	-	-	-	-	-
alysis, - - -	-	-	-	-	1	1
Prog. Muscular Atrophy, -	-	-	-	-	1	1
Hereditary, - - -	20	41	61	87	87	174
Epileptic, - - -	7	6	13	25	14	39
Without Complications, -	63	112	175	360	303	663
Total, - -	93	160	253	484	412	896

TABLE XIII.

NUMBER OF ATTACKS IN THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
First, - - -	67	113	180	303	269	572
Second, - - -	9	28	37	69	61	130
Third, - - -	4	9	13	20	26	46
Fourth, - - -	3	2	5	10	7	17
Fifth, - - -	—	2	2	4	3	7
Sixth, - - -	—	—	—	3	1	4
Seventh, - - -	—	—	—	1	2	3
Eighth, - - -	—	—	—	—	—	—
Several, - - -	1	4	5	26	14	40
Unknown, - - -	6	1	7	41	27	68
Not Insane, - - -	3	1	4	7	2	9
Total, - - -	93	160	253	484	412	896

TABLE XIV.

DURATION OF INSANITY BEFORE ENTRANCE OF THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Less than 1 month,	20	24	44	60	37	97
1 to 3 months, -	9	21	30	92	42	134
3 to 6 do. -	7	10	17	36	20	56
6 to 9 do. -	7	14	21	31	29	60
9 to 12 do. -	9	11	20	20	20	40
12 to 18 do. -	9	16	25	26	32	58
18 to 24 do. -	4	7	11	22	19	41
2 to 3 years, -	5	12	17	40	40	80
3 to 5 do. -	6	18	24	37	43	80
5 to 10 do. -	4	15	19	34	38	72
10 to 15 do. -	2	4	6	25	18	43
15 to 20 do. -	1	3	4	9	17	26
20 to 25 do. -	—	1	1	7	6	13
25 to 30 do. -	4	—	4	8	1	9
30 and over, -	—	3	3	2	14	16
Unknown, - - -	3	—	3	28	34	62
Not Insane, - - -	3	1	4	7	2	9
Total, - - -	93	160	253	484	412	896

TABLE XV.

RECOVERED OF THOSE ATTACKED AT THE SEVERAL AGES FROM
THE BEGINNING.

AGE.	Number Recovered.			Per cent Recovered of those Attacked at each Age.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - - -	—	—	—	—	—	—
15 to 20, - - -	8	6	14	19.51	22.22	20.58
20 to 25, - - -	19	9	28	26.04	15.25	21.37
25 to 30, - - -	13	8	21	20.30	11.94	16.03
30 to 35, - - -	12	7	19	20.34	11.86	16.10
35 to 40, - - -	14	9	23	23.73	14.75	19.16
40 to 45, - - -	8	8	16	22.22	23.00	22.53
45 to 50, - - -	10	4	14	23.25	11.42	18.00
50 to 60, - - -	10	1	11	20.83	2.70	13.00
60 to 70, - - -	7	—	7	21.21	—	14.58
70 to 80, - - -	—	—	—	—	—	—
Over 80, - - -	—	—	—	—	—	—
Unknown, - - -	—	—	—	—	—	—
Total Recovered, -	101	52	153			

TABLE XVI.

RECOVERED AFTER VARIOUS DURATIONS OF DISEASE, BEFORE
TREATMENT, FROM THE BEGINNING.

AGE.	Number Recovered.			Per cent Recovered.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month, - -	41	19	60	68.33	51.35	61.85
1 to 3 months, - -	36	13	49	39.13	31.00	36.56
3 to 6 do. - - -	9	5	14	25.00	25.00	25.00
6 to 9 do. - - -	6	5	11	20.00	17.24	18.33
9 to 12 do. - - -	3	4	7	15.00	20.00	17.5
12 to 18 do. - - -	3	3	6	11.53	9.37	10.34
18 to 24 do. - - -	1	1	2	4.54	5.26	5.00
2 to 3 years, - - -	1	1	2	2.5	2.5	2.5
3 to 5 do. - - -	1	1	2	2.7	2.32	2.5
5 to 10 do. - - -	—	—	—	—	—	—
Over 10 do. - - -	—	—	—	—	—	—
Total Recovered, -	101	52	153			

TABLE XVII.

DURATION OF TREATMENT OF THOSE RECOVERED FROM THE
BEGINNING.

DURATION.	Number Recovered.		
	Males.	Females.	Total.
Under 1 month, - - - - -	24	7	31
1 to 2 do. - - - - -	24	9	33
2 to 3 do. - - - - -	19	9	28
3 to 6 do. - - - - -	13	15	28
6 to 9 do. - - - - -	10	5	15
9 to 12 do. - - - - -	6	—	6
12 to 18 do. - - - - -	4	5	9
18 to 24 do. - - - - -	—	1	1
2 to 3 years, - - - - -	—	1	1
3 to 5 do. - - - - -	1	—	1
Over 5 do. - - - - -	—	—	—
Total, - - - - -	101	52	153
Average duration of treatment, - - -	5 months.	6½ months.	5½ months.

TABLE XVIII.

WHOLE DURATION OF DISEASE OF THOSE RECOVERED FROM
THE BEGINNING.

DURATION.	Number Recovered.		
	Males.	Females.	Total.
Under 1 month, - - - - -	27	7	34
1 to 2 do. - - - - -	28	12	40
2 to 3 do. - - - - -	8	3	11
3 to 6 do. - - - - -	14	7	21
6 to 9 do. - - - - -	7	11	18
9 to 12 do. - - - - -	5	3	8
12 to 18 do. - - - - -	3	4	7
18 to 24 do. - - - - -	4	1	5
2 to 3 years, - - - - -	2	2	4
3 to 5 do. - - - - -	3	2	5
Over 5 do. - - - - -	—	—	—
Total, - - - - -	101	52	153
Average duration of all, - - - - -	6.73 mos.	9.25 mos.	7.6 mos.

TABLE XIX.

FORM OF DISEASE OF THOSE RECOVERED FROM THE
BEGINNING.

DISEASE.	Number Recovered.			Per cent Recovered of each form Admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania, Acute, - -	65	33	98	52.42	35.48	45.16
do. Chronic, - -	2	5	7	1.24	2.70	2.02
do. Epileptic, - -	1	—	1	4.	—	2.56
do. Puerperal, - -	—	4	4	—	50.	50.
do. Suicidal, - -	—	2	2	—	40.	20.
Delirium, simple, - -	8	1	9	80.	100.	90.
Monomania, - - -	4	1	5	26.66	25.	26.31
Methomania, (inebriates,) -	9	1	10	39.13	100.	41.66
Melancholia, Acute, -	12	5	17	50.	14.	28.33
Total Recovered, -	101	52	153			

TABLE XX.

CAUSE (EXCITING) OF DISEASE OF THOSE RECOVERED FROM
THE BEGINNING.

DISEASE.	Number Recovered.			Per cent Recovered of each class Admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
Ill Health, - - -	11	20	31	15.5	19.04	17.61
Intemperance, - -	39	3	42	62.90	60.00	62.68
Masturbation, - -	2	—	2	10.00	—	9.09
Excessive Venery, -	2	—	2	100.	—	100.
Tobacco, - - -	2	—	2	66.66	—	66.66
Connected with the Affec- tions, - - -	4	3	7	66.66	13.04	24.13
Connected with fluctuations of Fortune, - -	1	—	1	20.	—	11.11
Connected with Religion, -	5	1	6	50.	14.28	35.29
Over-study, - - -	—	2	2	—	33.33	20.
Business Anxieties, -	9	1	10	40.90	25.	38.61
Nervous Shock, - -	—	2	2	—	15.	30.
Epilepsy, - - -	1	—	1	4.	—	2.56
Puerperal, - - -	—	5	5	—	29.41	29.41
Unknown, - - -	25	15	40	10.73	7.07	8.98
Total Recovered, -	101	52	153			

TABLE XXI.

NATIVITY OF THOSE RECOVERED FROM THE BEGINNING.

COUNTRY.	Number Recovered.			Per cent Recovered of each class Admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
United States, white, -	72	36	108	22.36	14.63	19.01
United States, colored, -	2	1	3	20.00	25.00	21.43
Canada, - - - -	1	—	1	25.00	—	25.00
England, - - - -	5	—	5	33.33	—	20.83
Ireland, - - - -	15	13	28	15.23	9.92	12.28
Germany, - - - -	5	1	6	31.25	6.66	19.35
Italy, - - - -	1	1	2	50.00	50.00	50.00
Total Recovered, -	101	52	153			

TABLE XXII.

DEATH AND THE CAUSES.

CAUSES.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania, Acute, - - -	1	3	4	17	6	23
Mania, Chronic, - -	6	3	9	9	4	13
Carbuncle, Exhaustion from,	—	—	—	1	—	1
Cancer of Breast, - -	—	—	—	—	1	1
Cancer of Stomach, - -	—	—	—	1	—	1
Consumption, - - -	1	1	2	7	6	13
Congestion of Lungs, - -	1	1	2	1	1	2
Gangrene of Lung, - -	—	1	1	—	1	1
Pneumonia, - - -	1	1	2	7	3	10
Senile Decay, - - -	3	2	5	11	5	16
Apoplexy, - - - -	—	—	—	3	—	3
Inanition, - - - -	1	2	3	4	4	8
General Paresis, - - -	—	—	—	5	—	5
Violence, - - - -	—	—	—	—	1	1
Suffocation during Epilep. fit,	—	—	—	1	—	1
Strangulation by Food, - -	—	—	—	1	—	1
Strangulation by Suicide, - -	—	1	1	1	3	4
Shock from Injuries, - -	—	—	—	—	1	1
Drowning while Swimming,	1	—	1	1	—	1
Epilepsy, - - - -	—	—	—	2	4	6
Diarrhea, - - - -	—	—	—	2	2	4
Dysentery, - - - -	1	—	1	1	—	1
Cirrhosis, - - - -	—	—	—	—	1	1
General Dropsy, - - -	—	—	—	1	—	1
Leucocytosis, - - -	—	1	1	—	1	1
Undetermined, - - -	2	1	3	6	2	8
Total, - - -	18	17	35	82	46	128

TABLE XXIII.

AGES AT DEATH.

AGE.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15,	-	-	-	-	-	-
15 to 20,	1	—	1	2	—	2
20 to 25,	2	1	3	5	2	7
25 to 30,	1	1	2	7	4	11
30 to 35,	1	—	1	3	1	4
35 to 40,	—	3	3	13	7	20
40 to 45,	2	1	3	7	5	12
45 to 50,	—	2	2	8	6	14
50 to 60,	4	3	7	13	6	19
60 to 70,	2	3	5	11	8	19
70 to 80,	4	2	6	10	5	15
80 to 90,	1	1	2	2	2	4
Over 90,	—	—	—	1	—	1
Total,	18	17	35	82	46	128

TABLE XXIV.

RATIO OF DEATHS FROM THE BEGINNING.

PER CENT.	Males.	Females.	Total.
Of all Admitted, - - - - -	16.94	11.16	14.28
Of average number in Hospital, - -	5.77	4.7	4.60

TABLE XXV.

DURATION OF DISEASE OF THOSE WHO DIED FROM BEGINNING.

DURATION.	From Admission into the Hospital.			From the Attack.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month, -	15	8	23	2	1	3
1 to 2 months, -	7	2	9	6	3	9
2 to 3 do. -	12	1	13	7	1	8
3 to 6 do. -	9	6	15	6	2	8
6 to 9 do. -	10	3	13	4	3	7
9 to 12 do. -	6	2	8	2	2	4
12 to 18 do. -	8	7	15	6	1	7
18 to 24 do. -	2	—	2	7	2	9
2 to 3 years, -	5	7	12	7	2	9
3 to 5 do. -	7	10	17	11	10	21
5 to 10 do. -	1	—	1	7	7	14
10 to 15 do. -	—	—	—	9	3	12
15 to 20 do. -	—	—	—	3	4	7
20 to 25 do. -	—	—	—	2	1	3
25 to 30 do. -	—	—	—	—	—	—
30 to 40 do. -	—	—	—	2	3	5
40 to 50 do. -	—	—	—	1	—	1
Unknown, -	—	—	—	—	1	1
Average of all, -	months. 12.35	months. 23.48	months. 17.68	years. 6.1	years. 10.24	years. 9.62

TABLE XXVI.

REMAINING IN THE HOSPITAL AT THE END OF THE YEAR.

AGE.	Males.	Females.	Total.
Under 15, - - - - -	—	1	1
15 to 20, - - - - -	3	5	8
20 to 25, - - - - -	7	14	21
25 to 30, - - - - -	16	17	33
30 to 35, - - - - -	31	32	63
35 to 40, - - - - -	30	32	62
40 to 45, - - - - -	20	27	47
45 to 50, - - - - -	14	29	43
50 to 60, - - - - -	31	37	68
60 to 70, - - - - -	18	19	37
70 to 80, - - - - -	4	3	7
80 to 90, - - - - -	1	4	5
Over 90, - - - - -	—	—	—
Total, - - - - -	175	220	395

TABLE XXVII.

REMAINING AT THE END OF THE YEAR. -DURATION OF THE DISEASE.

DURATION.	Since Admission.			Since the Attack.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month, -	16	10	26	3	-	3
1 to 2 do. -	7	6	13	1	2	3
2 to 3 do. -	15	5	20	4	4	8
3 to 6 do. -	9	8	17	6	5	11
6 to 12 do. -	14	71	85	8	17	25
12 to 18 do. -	6	6	12	14	17	31
18 to 24 do. -	10	8	18	5	6	11
2 to 3 years, -	3	9	12	10	18	28
3 to 5 do. -	48	39	87	35	31	66
5 to 10 do. -	47	58	105	42	47	89
10 to 15 do. -	-	-	-	22	35	57
15 to 20 do. -	-	-	-	6	14	20
20 to 25 do. -	-	-	-	10	9	19
25 to 30 do. -	-	-	-	7	6	13
30 to 40 do. -	-	-	-	2	7	9
Over 40 do. -	-	-	-	-	2	2
Total, -	175	220	395	175	220	395

TABLE XXVIII.

REMAINING AT THE END OF THE YEAR.—PROSPECT.

PROSPECT.							Males.	Females.	Total.
Curable, -	-	-	-	-	-	-	13	22	35
Incurable, -	-	-	-	-	-	-	162	198	360
Total, -	-	-	-	-	-	-	175	220	395

TABLE XXIX.

ADMISSIONS FROM CAUSES.

CAUSES.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Ill Health, - - - -	5	52	57	71	105	176
Intemperance, - - - -	15	3	18	62	5	67
Masturbation, - - - -	4	—	4	20	2	22
Excessive Venery, - - - -	—	—	—	2	—	2
Tobacco, - - - -	—	—	—	3	—	3
Connected with the Affections, -	2	5	7	6	23	29
Fluctuations of Fortune, - -	2	—	2	5	4	9
Privations and Poverty, - -	2	—	2	4	3	7
Religion, - - - -	2	1	3	10	7	17
Over-study, - - - -	1	2	3	4	6	10
Business Anxieties, - - - -	10	1	11	22	4	26
Nervous Shock, - - - -	—	—	—	3	3	6
Epilepsy, - - - -	7	6	13	25	14	39
Puerperal, - - - -	—	5	5	—	17	17
Apoplexy, - - - -	2	1	3	6	1	7
Acute Meningitis, - - - -	—	—	—	—	1	1
Old Age, - - - -	—	3	3	1	3	4
Unknown or Undetermined, -	38	80	118	233	212	445
Not Insane, - - - -	3	1	4	7	2	9
Total, - - - -	93	160	253	484	412	896

TABLE XXX.

OPERATIONS OF THE HOSPITAL FROM THE BEGINNING, IN
EACH YEAR.

PATIENTS.			Year ending March 31, 1869.	Year ending March 31, 1870.	Year ending March 31, 1871.	Year ending March 31, 1872.	Year ending March 31, 1873.	Year ending March 31, 1874.	Total.
Admitted,—	Males,	-	165	78	49	56	43	93	484
	Females,	-	103	56	26	36	31	160	412
Total,	-	-	268	134	75	92	74	253	896
Discharged,—	Recovered,—								
	Males,	-	25	27	14	11	8	16	101
	Females,	-	—	16	6	6	3	21	52
Total,	-	-	25	43	20	17	11	37	153
Improved,—	Males,	-	11	8	14	7	8	9	57
	Females,	-	—	10	5	4	5	20	44
Total,	-	-	11	18	19	11	13	29	101
Stationary,—	Males,	-	6	17	8	14	11	13	69
	Females,	-	—	10	6	10	9	15	50
Total,	-	-	6	27	14	24	20	28	119
Died,—	Males,	-	14	18	11	9	12	18	82
	Females,	-	1	3	10	6	9	17	46
Total,	-	-	15	21	21	15	21	35	128
Whole number in the year,			268	343	307	329	336	524	
Average number in the year,			95.15	225.27	233.69	242.59	264.53	339.51	
Num. at the end of the year,			209	232	237	262	271	395	

TABLE XXXI.

ADMISSIONS AND DISCHARGES—RATIO PER CENT IN EACH YEAR.

PER CENT.	Year ending March 31, 1869.	Year ending March 31, 1870.	Year ending March 31, 1871.	Year ending March 31, 1872.	Year ending March 31, 1873.	Year ending March 31, 1874.
Admiss'n from <i>Causes:</i>						
Ill Health, - -	13.43	11.94	14.66	15.21	18.91	6.82
Intemperance, -	4.48	9.70	14.66	8.70	14.86	13.43
Masturbation and excessive venery,	4.10	.74	—	3.26	2.71	—
Connected with the Affections, -	3.35	1.49	1.33	3.26	5.40	6.89
Connected with Property, - -	—	1.49	—	1.08	2.71	—
Connected with Religion, - -	2.23	2.23	1.33	1.08	1.35	5.88
Anxiety of Mind and Over-study, -	3.73	3.73	6.66	2.17	2.71	1.04
Epilepsy, - -	2.98	3.73	2.66	5.43	2.71	—
Apoplexy, - -	.37	.74	—	1.08	—	—
Acute Meningitis, -	.37	—	.62	—	—	—
Puerperal, - -	1.49	1.49	—	2.17	9.70	5.88
Unknown, - -	63.05	62.68	53.33	52.16	44.59	22.47
<i>Recovered from all cases admitted under one year, -</i>	25.	57.38	46.15	37.20	34.37	34.04
One year and over,	2.17	8.69	5.55	2.33	—	4.12
<i>Deaths of all under care, - - -</i>	5.59	6.12	6.84	4.56	6.25	6.67
Deaths of average number in Hospital,	15.93	9.32	8.98	6.20	7.93	10.29

TREASURER'S REPORT.



The following statement of the fiscal concerns of "The General Hospital for the Insane of the State of Connecticut," for the year commencing April 1st, 1873, and ending March 31st, 1874, is respectfully submitted to the Board of Trustees.

Receipts.

Balance in hands of Treasurer, April 1st, 1873,	\$1,583	98
Revenue Account from the Hospital, - -	91,067	20
	<hr/>	
Total, - - - -	\$92,651	18

Payments.

Amount of Superintendent's Orders, - -	\$91,151	88
Balance in hands of Treasurer, March 31, 1874,	1,499	30
	<hr/>	
Total, - - - -	\$92,651	18

All of which is respectfully submitted,

M. B. COPELAND,

Treasurer.

Middletown, Conn., April 1st, 1874.



We hereby certify, that we have examined the vouchers and accounts of the Treasurer, of which the above is an abstract, and find them correct.

H. SIDNEY HAYDEN,

JOSEPH CUMMINGS,

Auditors.

Abstract of Vouchers for the Year ending March 31st, 1874.

MONTH.	Salaries of Officers and Pay of Employees.	Furniture and Fix- tures.	Fuel and Lights.	Dry Goods and Clothing.	Stationery and Postage.	Provision.	Fish.	Flour.	Meat.	Groceries.	Farm and Garden.	Construction.	Freight.	Drugs.	Insurance.	Miscellaneous.	Burial.	Total.
April, 1873.	\$1,727.00	\$1,698.35	\$12.32	\$110.40	\$79.38	\$652.48	\$79.39	\$502.78	\$256.04	\$172.65	\$238.41	\$215.03	\$25.21	\$52.86	\$51.00	\$67.68	\$23.00	\$7,088.07
May, "	1,672.08	26.41	192.38	244.15	28.70	202.51	114.78	18.00	691.97	805.96	1,287.56	216.12	29.01	33.79	—	161.79	—	5,755.21
June, "	1,747.75	92.85	51.01	255.37	53.36	799.92	170.73	640.19	1,089.43	922.49	738.93	193.98	70.07	22.22	—	128.37	—	6,976.77
July, "	2,131.39	162.83	781.04	632.87	141.37	677.29	151.17	290.25	94.52	874.79	296.96	811.73	46.25	21.04	—	87.16	40.00	7,240.86
Aug., "	1,822.53	329.25	2,184.92	141.58	141.07	715.15	141.12	396.36	1,225.41	418.74	137.63	317.12	26.93	38.58	—	68.08	—	8,194.47
Sept., "	1,998.81	286.39	1,259.69	184.14	29.25	952.43	71.95	739.50	1,091.23	1,049.24	430.50	537.06	53.52	158.17	—	128.44	31.35	8,951.67
Oct., "	1,903.95	76.57	1,734.57	538.34	89.44	720.15	120.21	27.75	121.93	643.70	460.50	635.55	145.98	51.77	—	445.71	10.00	7,838.12
Nov., "	2,081.89	265.81	1,695.41	632.17	152.05	535.43	141.06	812.00	164.37	629.63	202.20	393.03	47.71	46.22	—	36.75	41.50	7,217.23
Dec., "	2,021.28	330.67	38.72	221.85	48.90	2,250.48	62.37	—	191.45	527.94	211.48	830.88	98.07	51.70	—	91.61	12.00	6,980.40
Jan., 1874.	2,003.58	223.53	398.66	783.13	107.23	337.44	250.56	97.75	1,018.73	918.06	513.02	415.70	22.64	103.20	—	133.82	25.85	7,451.90
Feb., "	2,296.86	214.12	765.00	450.34	93.84	223.23	98.71	908.08	274.88	905.59	316.05	609.59	17.09	49.38	—	201.78	—	7,523.54
March, "	2,267.01	335.05	2,254.54	371.38	107.19	170.76	211.68	—	1,199.10	299.31	227.20	182.67	18.08	59.16	—	233.32	—	7,947.05
Total,	\$23,676.42	4,041.83	10,678.26	4,634.72	1,071.78	8,327.27	1,622.73	4,432.66	7,419.06	8,258.70	5,060.44	5,418.46	690.56	668.19	75.00	1,794.51	183.70	\$87,984.29

APPENDIX.

Admission of Patients.

1. Whenever a patient is sent to the Hospital by the order of the Probate Court, the order or warrant, or a copy thereof, by which the person is sent, shall be lodged with the Superintendent.

2. Each patient, before admission, shall be made perfectly clean, and be free from vermin, or any contagious or infectious disease.

3. Each male patient shall be provided with at least two shirts, one woolen coat, one woolen vest, one pair of woolen pantaloons, two pair new socks, one pair new shoes or boots, and one comfortable outside garment.

Each female patient shall, in addition to a quantity of under-clothing, shoes and stockings corresponding to that required for the male patient, have one flannel peticoat, two good dresses, one cloak or other good outside garment. Extra and better apparel is very desirable for Chapel worship and out-of-door's exercise and riding.

4. In all cases the patient's best clothing should be sent ; it will be carefully preserved, and only used when deemed necessary for the purpose above mentioned. Jewelry, and all superfluous articles of dress, knives, etc., should be left at home, as they are liable to be lost, and for which the officers of the Hospital are not responsible.

5. A written history of the case should be sent with the patient, and, if possible, some one acquainted with the individual should accompany him to the Hospital, from whom minute, but often essential, particulars may be learned.

6. The price of board, including washing, mending, and attendance, for all who are supported at the public charge, is five dollars per week.

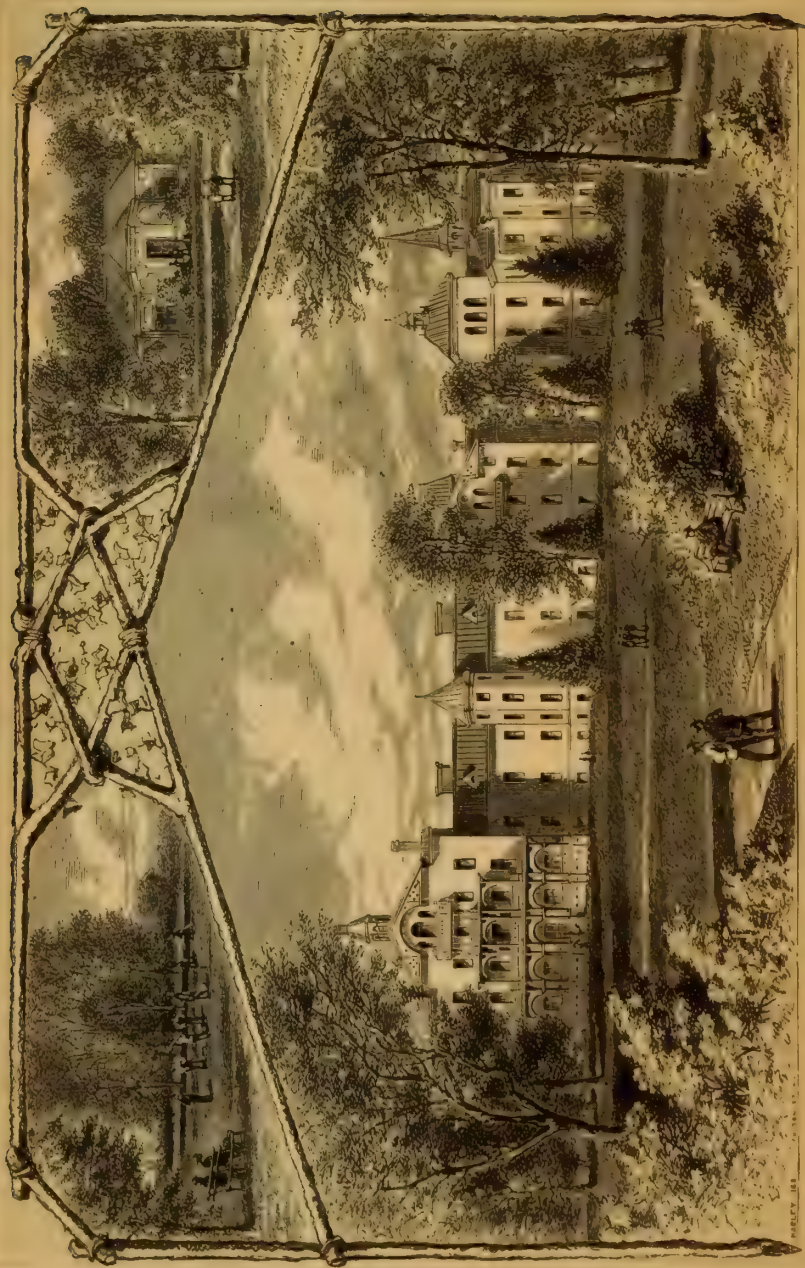
7. Pauper patients, or those supported partly by the towns in which they reside, and partly by the State, are admitted agreeably to Sections Four and Six of Amended Act, 1867, and By-Laws.

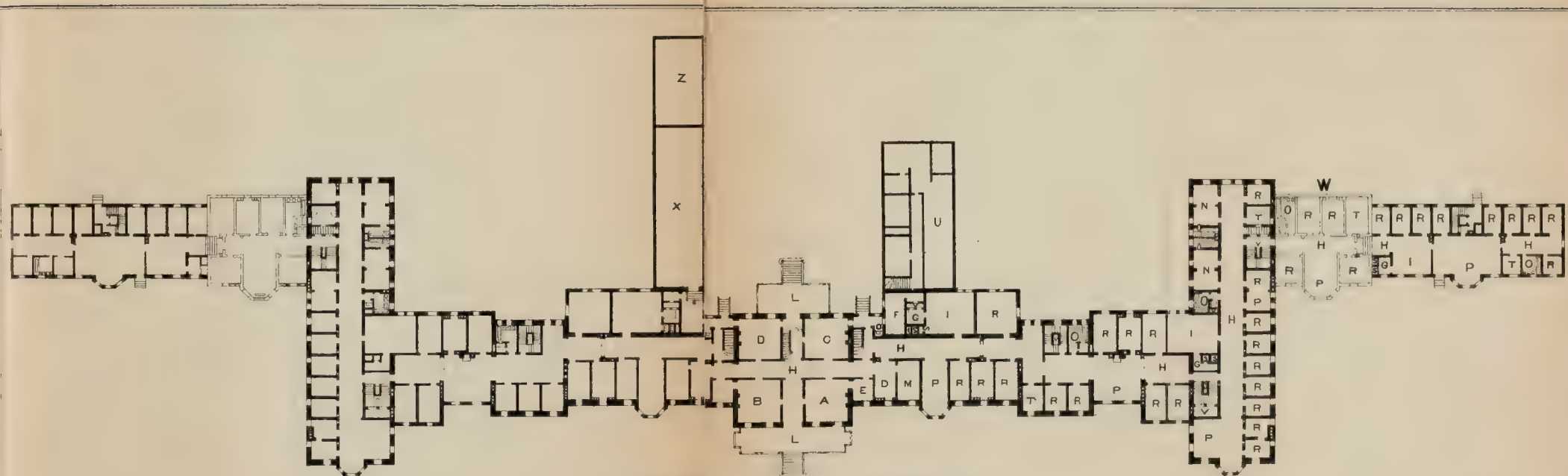
8. Indigent persons, or those possessing little property, and partly supported by friends and partly by the State, are admitted under Section Four of Amended Act, 1867, and By-Laws.

9. Private patients, or those supported by themselves or their friends, are admitted to the Hospital under Section Five of Amendment to Act approved July 23, 1867, and By-Laws.

10. Visitors are admitted to the Institution between the hours of ten, A. M., and twelve, M., and between two and four, P. M., on Mondays, Wednesdays, and Fridays only, but no visitors shall be admitted to the Wards occupied by patients without express permission from the Superintendent, and especial care is to be taken that no amount of visiting is permitted that might prove injurious to the patients.

CENTER AND NORTH WING OF THE RETREAT.





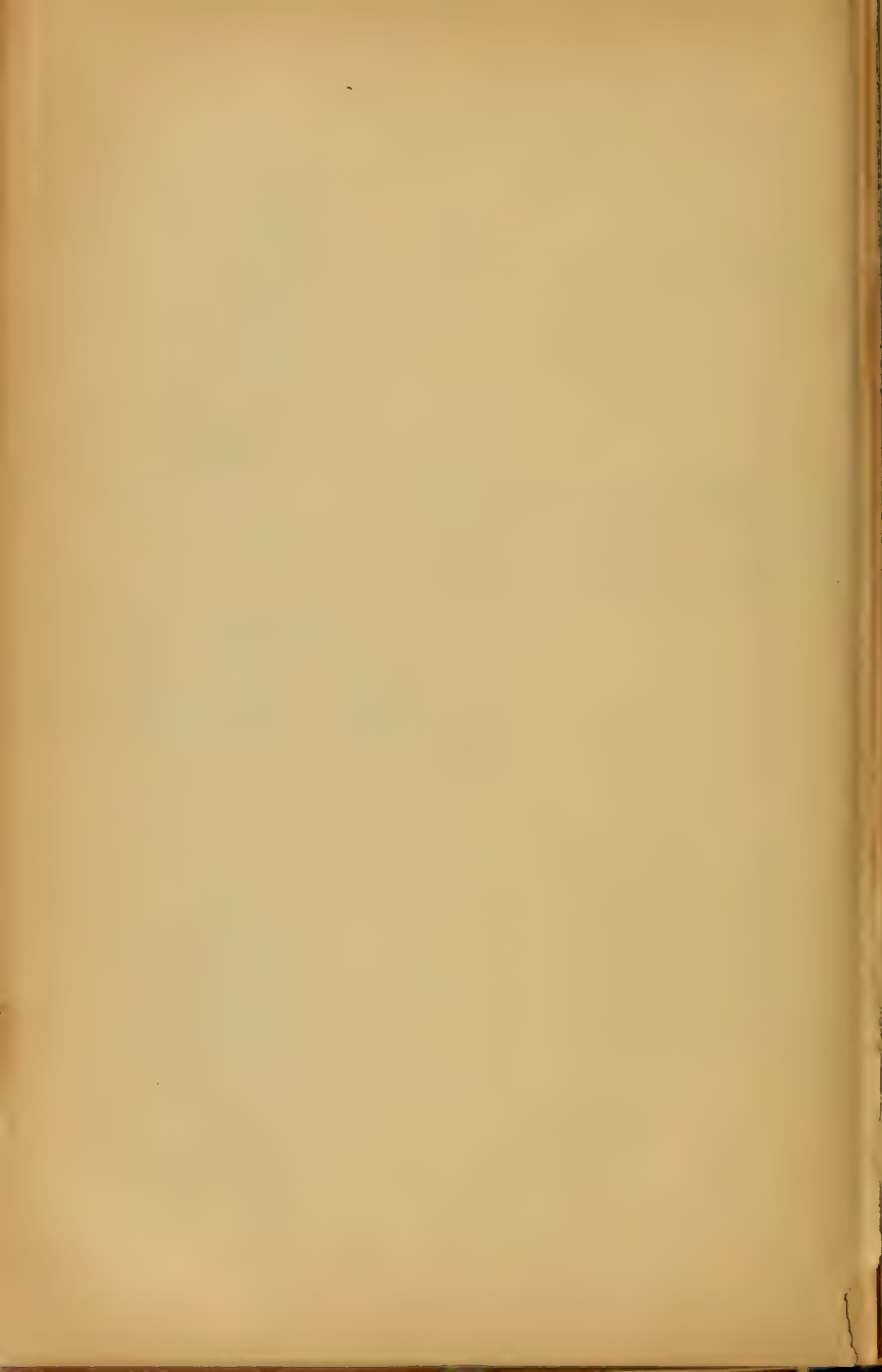
PLAN OF PRINCIPAL FLOOR.

A Superintendents Office.
 B Public Parlor.
 C Stewards Office.
 D Reception Rooms.
 E Dispensary.
 F Store Room.

G Pantry.
 H Corridor.
 I Dining Rooms.
 K Dust Flues.
 L Porticos.
 M Directors Room.
 N Scales of Rooms (Parlor, Bed Room, Bath Room & Water Closet.)

O Bath Rooms & Water Closets.
 P Parlors.
 R Bed Rooms.
 S Lifts.
 T Clothes Rooms.
 U Bakery and Store Rooms.

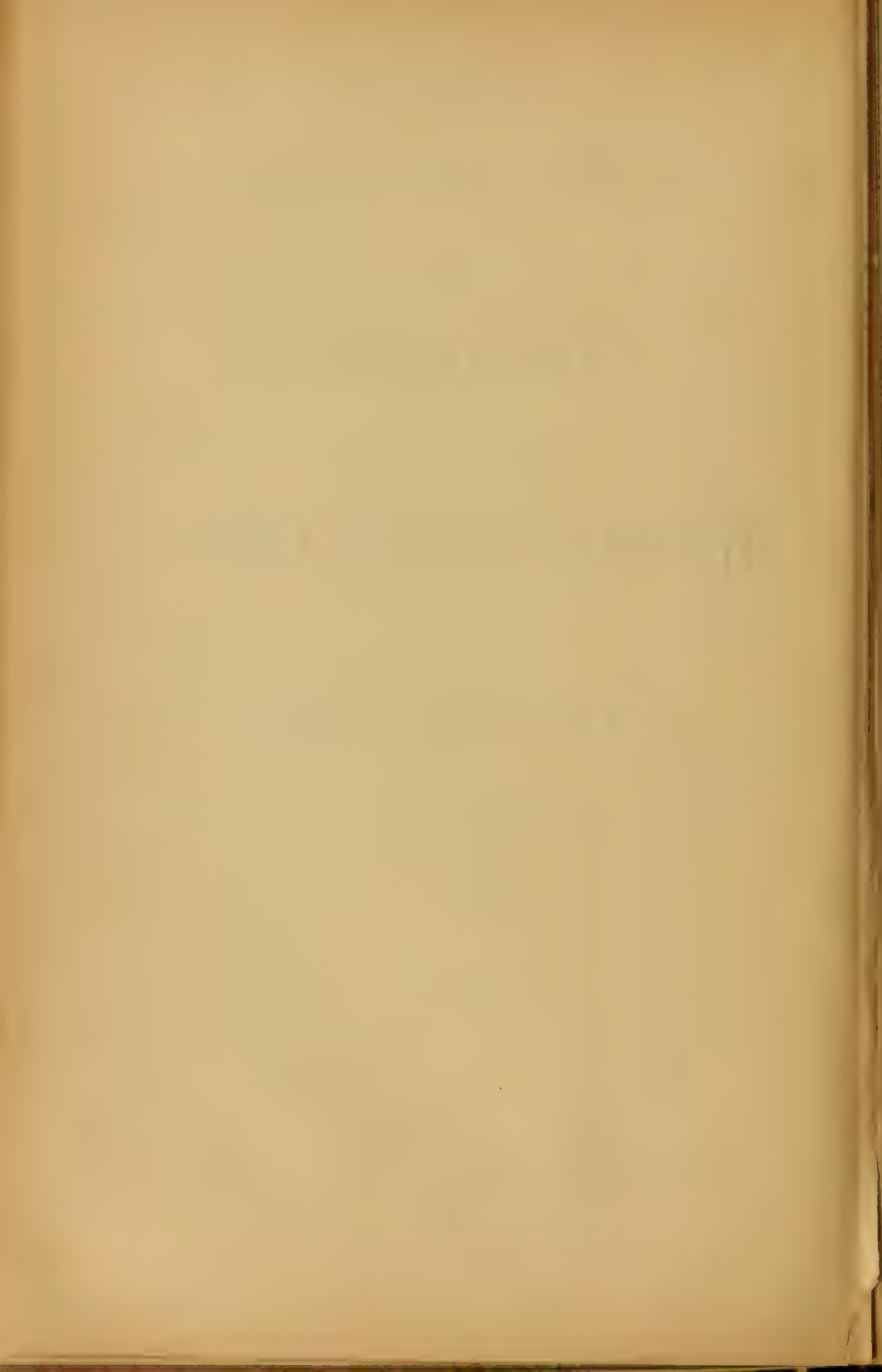
V Ventilating Shafts
 W Intended Addition
 X Amusement Hall
 Z Boiler House



THE
FIFTIETH ANNUAL REPORT
OF THE
OFFICERS
OF THE
RETREAT FOR THE INSANE,
AT
HARTFORD, CONN.,
APRIL, 1874.



HARTFORD:
PRESS OF THE CASE, LOCKWOOD & BRAINARD CO.
1874.



OFFICERS
OF THE
RETREAT FOR THE INSANE,
FOR THE YEAR 1874.

HON. WILLIAM A. BUCKINGHAM, *President.*
WILLIAM R. CONE, *Vice-President.*
THOMAS SISSON, *Treasurer.*
THOMAS BELKNAP, *Auditor.*
JONATHAN B. BUNCE, *Secretary.*

DIRECTORS CHOSEN AT THE ANNUAL MEETING.

THOMAS BELKNAP,	GEORGE P. BISSELL,
CALVIN DAY,	MARK HOWARD,
CHARLES GOODWIN,	J. B. BUNCE,
HORATIO E. DAY,	G. M. BARTHOLOMEW,
SAMUEL S. WARD,	F. B. COOLEY,
GURDON W. RUSSELL,	CHARLES M. BEACH,
E. K. HUNT,	GEORGE W. MOORE,
JAMES L. HOWARD,	NATHANIEL SHIPMAN,
WILLIAM R. CONE,	THOMAS SISSON,
THOMAS SMITH,	J. C. JACKSON.

MANAGERS.

F. B. COOLEY, 29 Farmington Avenue.
WILLIAM R. CONE, Ætna Bank.
CALVIN DAY, 73 Asylum Street.

HENRY P. STEARNS, M.D., *Physician and Superintendent.*
CHARLES W. PAGE, M.D., *Assistant Physician.*
Junior Assistant Physician.
WILLIAM A. VALENTINE, A.B., *Apothecary.*
MR. THOMAS H. HOLADAY, *Steward.*
MRS. THOMAS H. HOLADAY, *Matron.*
MISS HARRIET E. BACON, *Supervisor.*

VISITING COMMITTEE.

DIRECTORS.

1874.	June,	Messrs.	GOODWIN, BELKNAP, BEACH.
	July,	"	H. E. DAY, SISSON, J. L. HOWARD.
	Aug.,	"	SMITH, BISSELL, M. HOWARD, MOORE.
	Sept.,	"	SHIPMAN, BUNCE, BARTHOLOMEW, WARD.
	Oct.,	"	GOODWIN, BELKNAP, BEACH.
	Nov.,	"	H. E. DAY, SISSON, J. L. HOWARD.
	Dec.,	"	SMITH, BISSELL, M. HOWARD, MOORE.
1875.	Jan.,	"	SHIPMAN, BUNCE, BARTHOLOMEW, WARD.
	Feb.,	"	GOODWIN, BELKNAP, BEACH.
	March,	"	H. E. DAY, SISSON, J. L. HOWARD.
	April,	"	SMITH, BISSELL, M. HOWARD, MOORE.
	May,	"	SHIPMAN, BUNCE, BARTHOLOMEW, WARD.

MEDICAL VISITORS.

E. K. HUNT, M.D.,	HENRY M. KNIGHT,
GURDON W. RUSSELL, M.D.,	ROBERT HUBBARD, M.D,
P. M. HASTINGS, M.D.,	LEWIS WILLIAMS, M.D.

VISITING COMMITTEE OF LADIES.

Mrs. WILLIAM R. CONE,	Mrs. THOMAS SMITH,
Mrs. CALVIN DAY,	Mrs. P. M. HASTINGS.

REPORT OF THE BOARD OF MANAGERS TO THE BOARD OF DIRECTORS OF THE RETREAT FOR THE INSANE, APRIL 1874.

DURING the year now closed, nothing has occurred to be embodied in a report from the managing board other than the generous donation of Dr. Gurdon W. Russell, of \$10,000 for the erection of a Memorial Chapel, to be used exclusively for religious services, and the retirement of Dr. Denny. The acceptance of Dr. Russell's gift, and the appointment of the committee to procure plans and estimates, &c. for the chapel, are all matters of record, and it is only necessary to state, that plans and estimates have been procured which will bring the cost within the appropriation, and it only remains for the board to decide upon the location, when everything will be in readiness to commence the work.

The continued success and prosperity of our institution is the subject of congratulation. As a benevolent institution, we think it has few equals, if any superior, so classified, and so arranged, that while the wealthy and those accustomed to luxuries, in room, furniture, and table, can have their tastes gratified and enjoy all the comforts to which they have been accustomed at their homes upon the payment of a price corresponding with what they require; yet others whose tastes are more simple, and whose habits of life have never been such as to make these extra requirements needful, can find here their every want fully supplied, and at a cost not greater than is paid in any respectable boarding house, where room, table, furniture, and attendance are far inferior to the provisions found here. We believe no institution exists where all its surroundings for healthfulness, cheerfulness, means of exercise and pleasant recreation, and whatever can divert the mind, restore the spirits, and contribute to the bodily health of the patients, are so perfectly combined as in ours. Whatever will contribute to the restoration or comfort of the patient in the judgment of the superintendent is furnished most liberally

without regard to its cost, or the price such patient is paying, the entire revenue of the institution being devoted to its inmates—no one receiving any compensation whatever outside of the immediate employees, either for their services, or by way of perquisites, or in any other form. During the year we have been somewhat in a transition state. Dr. Denny was professedly, and until December last, our recognized superintendent, with Dr. James H. Whittemore as assistant, whose services terminated in October last, having been called to a position in the McLean Asylum. The services of Dr. Whittemore were faithfully rendered, and the institution while under his supervision and during his stay was very well managed. During the succeeding two months, or until the resignation of Dr. Denny, the loss of Dr. Whittemore was most marked. Dr. Denny's time and mind had been from the first, and continued to be, engrossed in other matters, and the accomplishment of other purposes, and not, as it seemed to us, devoted to the institution and interests of the patients. The board felt a mistake had been made. The board of Directors were not kept in ignorance of this dilemma in which we were placed. We had, however, apprehensions which were not expressed even to our board of Directors, but relief happily came earlier and easier than we anticipated in the resignation of Dr. Denny, which received the prompt and unanimous acceptance of the Directors. Immediately upon that acceptance, and pursuant to your directions, measures were at once perfected to retire Dr. Denny from his charge, by the employment of Drs. Hunt and Russell to take the place, with Dr. Page as their assistant, who were to assume all the powers and perform all the duties of superintendent, until the new appointee should take the full charge of the institution. Dr. Stearns had been appointed to that office, but was desirous of visiting institutions abroad before entering upon active duties here. The board of managers issued a circular to the friends of the patients, advising them of what they had done. We need not inform the board of Directors how faithfully these gentlemen have devoted themselves to the interests of the institution. Our thanks are due to Drs. Hunt and Russell for the ability and fidelity with which they have devoted themselves to

the work, and they are to be congratulated for the state of success and prosperity in which they surrender their charge into the care of the new superintendent, Dr. Stearns. Dr. Page, the assistant superintendent, will still occupy that position. His devotion and unwearied efforts in behalf of the institution, has so endeared him to every patient, and he has so secured the approbation of all connected with its management, that his services have become almost invaluable.

The steward, matron, and assistants now employed, have performed their duties satisfactorily; have been faithful in their departments, and enjoy the confidence of the medical department and of this Board.

Dr. Henry P. Stearns, the new superintendent, after an absence of more than three months, visiting the best and most successful Insane Hospitals in England, Scotland, and on the Continent, and there studying their systems, and obtaining the benefit of their long experience in the management of the insane, has returned, and will enter upon his duties on the 1st of May. The medical education which Dr. Stearns has received in the most celebrated institutions, schools, and hospitals, both at home and abroad, his familiarity with the workings of the Retreat, during several years of his early practice in this city, combined with his experience in the military hospitals during the war, and an extensive practice for many years in Hartford, made his appointment as superintendent, every way desirable.

The managers can assure the public, and the friends and patrons of the Retreat, that its medical management was never in better and more faithful hands than now, and that each patient under Dr. Stearns will have every attention which medical skill can suggest, and every comfort which the institution can furnish, or which any individual case may require. The medical and moral treatment, and the remedial and curative influences will be in no wise inferior to those which the institution has hitherto furnished, or which are to be had in any other well-regulated asylum. We bespeak for Dr. Stearns a highly successful career in the management of the Retreat.

Per order of the Board of Managers,

F. B. COOLEY, *Chairman.*

TREASURER'S ACCOUNT.

Dr.

CONNECTICUT RETREAT FOR THE INSANE, in account with THOMAS SISSON, Treasurer.

Cr.

1874. March 31st.	To Cash paid orders Chairman Board of Managers..... Savings Society balance of loan For School District Bonds.... For Insurance..... For Incidentals..... Balance to New Account.....	\$88,949 89 15,000 00 4,500 00 952 92 15 00 5,373 22	1873. April 1st. 1874. March 31st.	By Cash Balance from Old Account.... Received for support of Patients Received for Interest..... Received for Articles sold..... Received for Rent of Land....	\$9,843.53 108,443.40 1,571.49 857.61 75.00
		\$114,791.03	1874. April 1st.	By Cash on hand.....	\$114,791.03 5,373.22

50

Examined and found correct,
T. BELKNAP, Auditor.

Hartford, April 1st, 1874.
THOMAS SISSON, Treasurer.

REPORT OF THE MEDICAL VISITORS.

To the Board of Directors of the Retreat for the Insane :

The medical Visitors would respectfully report ; that they have faithfully performed the duties assigned them during the past year.

Their records exhibit a careful inspection of the Retreat for every month of the year, either by the full board, or by its sub-committees. We have found only occasional and slight ground for criticisms. Our visits have uniformly afforded us all much pleasure, we have seen so much to commend in all parts of the Institution. We would express our conviction, that the well-earned reputation of the Retreat for the care of the Insane in all respects, has been fully sustained during the past year.

Respectfully submitted,

E. K. HUNT, M. D.

GURDON W. RUSSELL, M. D.

P. M. HASTINGS, M. D.

LEWIS WILLIAMS, M. D.

H. M. KNIGHT, M. D.

ROBERT HUBBARD, M. D.

HARTFORD, June 16th, 1874.

PHYSICIAN'S REPORT.

The undersigned having been placed in charge, temporarily, of the Retreat during the interval which elapsed between the retirement of Dr. James H. Denny, and the time when Dr. Henry P. Stearns entered upon the active duties of the office of Superintendent, a period of about four months, at the request of the managers, respectfully submit the following report.

	Males.	Females.	Total.
Whole number of patients in the Retreat, March 31st, 1873,.....	74	74	148
Admitted during the year,.....	54	29	83
Total number in the course of the year,.....	128	103	231
Of this number there have been discharged,			
Recovered,.....	18	13	31
Much improved,.....	10	8	18
Improved,.....	12	11	23
Not improved,.....	14	13	27
Died,.....	6	5	11
Total discharged during the year,.....	60	50	110
Remaining at the Retreat April 1st, 1874,.....	68	53	121
Whole number admitted previous to April 1, 1874,	2,590	3,014	5,604
Whole number discharged during same period,....	2,522	2,961	4,483
Whole number remaining,.....	68	53	121
Average number for the year,.....			138

FORM OF DISEASE IN THOSE ADMITTED DURING THE YEAR.

	Males.	Females.	Totals.
Acute Mania,.....	14	5	19
Acute Melancholia,.....	12	7	19
Puerperal Mania,.....	..	5.	5
Chronic Mania,.....	15	10	25
Chronic Melancholia,.....	6	2	8
General Paralysis,.....	2	..	2
Moral Insanity,.....	2	..	2
Dementia,.....	1	..	1
Folie Circulaire,.....	1	..	1
Typhomania,.....	1	..	1
Totals,	54	29	83

One patient died from Typhomania twenty-four hours after admission.

DEATHS AND THEIR CAUSES DURING THE YEAR.

CAUSES.	Males.	Females.	Totals.
Acute Mania,.....	1	..	1
Acute Melancholia,.....	1	1	2
Puerperal Mania,.....	..	1	1
Chronic Mania,.....	2	..	2
General Paralysis,.....	1	..	1
Apoplexy,.....	..	1	1
Heart Disease,.....	..	1	1
Epithelioma,.....	..	1	1
Typhomania,.....	1	—	1
Total,	6	5	11

The foregoing tables need no explanation, but are regarded as specially valuable, by exhibiting such statistical facts as illustrate the results of the year's work, in the several particulars to which they refer, and by their connection with similar ones, which for many years past have found a place in the successive annual reports of the Retreat, enable the Superintendent to generalize them; thereby virtually establishing truths of great practical importance.

The following, showing the list of entertainments, and to whom in several instances the Institution is indebted for them, are annexed, as well to show to whom we are under obligations for valuable favors, as to indicate one of the methods adopted, pleasantly and usefully, to occupy a portion of the time of many of the patients.

Some of these are reckoned among the number of those who furnished instruction, as well as entertaining and well-written lectures; deriving and also conferring benefits by the effort.

ENTERTAINMENTS IN IVES' AMUSEMENT HALL DURING THE YEAR.

Quadrille Parties, 52—(3 or 4 pieces of Music.)

Band Concerts, 3.

Dramatic Entertainments and Concerts, 7.

Hydro-Oxygen Exhibition, by Prof. Starr, 1.

Readings and Lectures, 25—as follows: By Prof. Hibbard, Rev. Dr.

Burton, Rev. Dr. Kettell, Rev. Dr. Thompson, Rev. Mr. Gage,

Rev. Mr. Turnbull, Mr. Jepson, Mr. Bradley, Mr. Woodward,

Mr. Goddard, Miss G. C. Stuart, Miss C. L. Collins.

Mrs. Pauline Shaw gave \$100.00 for Amusements.

Mrs. Suydam, a Lawn Mirror.

The Institution is also indebted to the publishers of many newspapers and periodicals, all of which are furnished gratuitously, for the benefit of the patients, and afford a great amount of reading matter, which is generally very welcome, especially the newspapers sent from the vicinity of the patient's residence.

We notice especially the gift of Mrs. Shaw, which has been employed in a way to confer much and lasting pleasure to the inmates.

The Lawn Mirror presented by Mrs. Suydam, is quite a brilliant feature in our landscape, during the summer months.

It is well-known to all the friends of the Institution, and especially to those appointed to administer its affairs, the very large and judicious expenditures made some five or six years ago, in enlarging, modernizing, and refurnishing the Retreat,—have made it, in connection with its spacious and beautiful surroundings, one of the pleasantest, and most comfortable of its class in this country; and we were prepared to find, as we did, that all the appointments and services needed for the best care and most successful treatment of the inmates had been provided and made ready for use.

The patients were found to present the usual forms of the malady, which is the special subject of treatment here, in its various stages and degrees of severity, and the results of treatment for the year, and during the period of our service, did not differ essentially, from those of previous years, as a comparison with them is found to show.

The opening of the State Hospital at Middletown, as was expected, effected a great change, both in the number and character of those requiring treatment, so that at present, our patients are made up chiefly of a class who require superior accommodations, and whose pecuniary circumstances generally, are such as enable them to defray the increased expense.

The arrangements admit a wide range of classification, by means of which the Superintendent is enabled to place in common halls, those whom tastes, manners, and form of disease appropriately bring together.

During our term of service, we observed little that we regarded as open to just criticism, except the want almost everywhere experienced in public institutions of this class, of suitable and sufficient healthful and agreeable out-door occupations and amusements for ladies and gentlemen. Walking exercise solely, soon becomes monotonous, games do not suit all, nor is riding at all times available. Few of our inmates have ever been accustomed to any considerable degree of continuous and more especially, laborious muscular exertion, so that work on the farm is distasteful to many, and perhaps adapted to few, and great ingenuity and much thought are expended upon the subject of providing suitable daily occupation for the nervous and restless spirits who constitute this household.

We suppose it is nowhere questioned, that in connection with suitable medical and moral treatment, and the systematic, quiet life of the inmates, nothing tends more surely and rapidly, to strengthen and restore to health the disordered nervous system, than abundant exposure to the sun, light and air, together with gentle muscular exercise. It seems sleep, of all things most desirable to the nervous, and most difficult to procure, a sound and healthy digestion, the want of which, is often the cause of the malady which we here have to treat, diverts the mind from its morbid moods, and painful delusions, and most speedily restores to permanent health the disturbed bodily functions, and with these the powers and faculties of the mind.

Notwithstanding our very high estimate of a judicious and well-regulated system of Hygiene in the treatment of insanity, and of the

imperfections in our existing means and appearances, for accomplishing all in this department that we could desire, we are yet of the opinion that the intelligence and well-applied industry of our Superintendent and his associates, will provide in general, the health-giving agencies to which we have alluded, and increase both their number and variety, as time and opportunity offer.

Our intimate daily relations to the Retreat for the last four months, has impressed us more than ever,—notwithstanding our official connection with it for upwards of a quarter of a century, as members of the Board of medical visitors and Directors,—of its adaptedness to the wants of those for whom it was designed, and can thankfully affirm, that, so far as we know, there is no essential requirement for the successful accomplishment of its great work, which it does not possess.

In saying this, we are not unmindful of the fact, that the satisfactory employment of these great advantages must depend largely upon the intelligence, skill, and especially the practical wisdom of the chief executive officer; and can but believe that in the selection of Dr. Stearns for this position, these eminent qualifications are united in such a degree, as to assure the greatest benefit to the afflicted who may require his services and maintain the reputation which the Institution has always enjoyed.

Dr. Page, the present assistant who had already served quite a prolonged term at the Retreat, but resigned some two years ago, became again associated with us at the time we began our labors there, and we should do injustice to our feelings and sense of right, did we fail to acknowledge the aid we experienced from him, and the faithfulness and discretion with which he performed all the duties that devolved upon him.

The steward and matron in their respective spheres, continued to render their varied services, which their long experience has taught them to perform most satisfactorily to all with whom they are associated.

The supervisor and attendants also in most cases, rendered valuable services with a zeal and devotion that entitle them to our sincere thanks.

The Chaplain, Rev. Dr. Wm. Thompson, continued to perform his daily and Sunday services without interruption, throughout the winter ; rendering by his public and private ministrations and counsels much comfort to the afflicted.

Our religious exercises, we believe, should never cease to constitute a notable part of the recognized system of moral and remedial treatment at the Retreat.

We are a religious people, we seek both in the family and in public, its guidance and support, and in affliction the consolations of our Holy Religion.

Especially are its heavenly precepts and encouraging promises, suited to the wants of those whose minds are clouded by disease, and where the future seems to many gloomy and even without hope.

In conclusion, having long been eye-witnesses of the great and lasting benefits this Institution has, under Providence, bestowed upon many, suffering from the gravest of human ills, we devoutly commend it in the future to its watchful care, and ask that the blessing of God may ever rest upon it.

E. K. HUNT.

GURDON W. RUSSELL.

CHAPLAIN'S REPORT.

The Chaplain Reports to the Directors of the Retreat for the Insane.—That services have been held in the chapel without interruption, through the year. In three or four instances city pastors have supplied the pulpit by exchange. The number present from week to week has been nearly the same as in previous years, and no disturbance has occurred at the time of worship.

It is not deemed expedient to continue the service beyond an hour. During a part of the year, in order to secure varieties, passages have been selected from the Old Testament, and the New, for short series of expository discourses, with apparently good effect. In conversations with the patients from room to room, your chaplain finds evidence that the Sabbath service holds a place among the kindly agencies that aim at the restoration of order and comfort to disordered and unhappy minds.

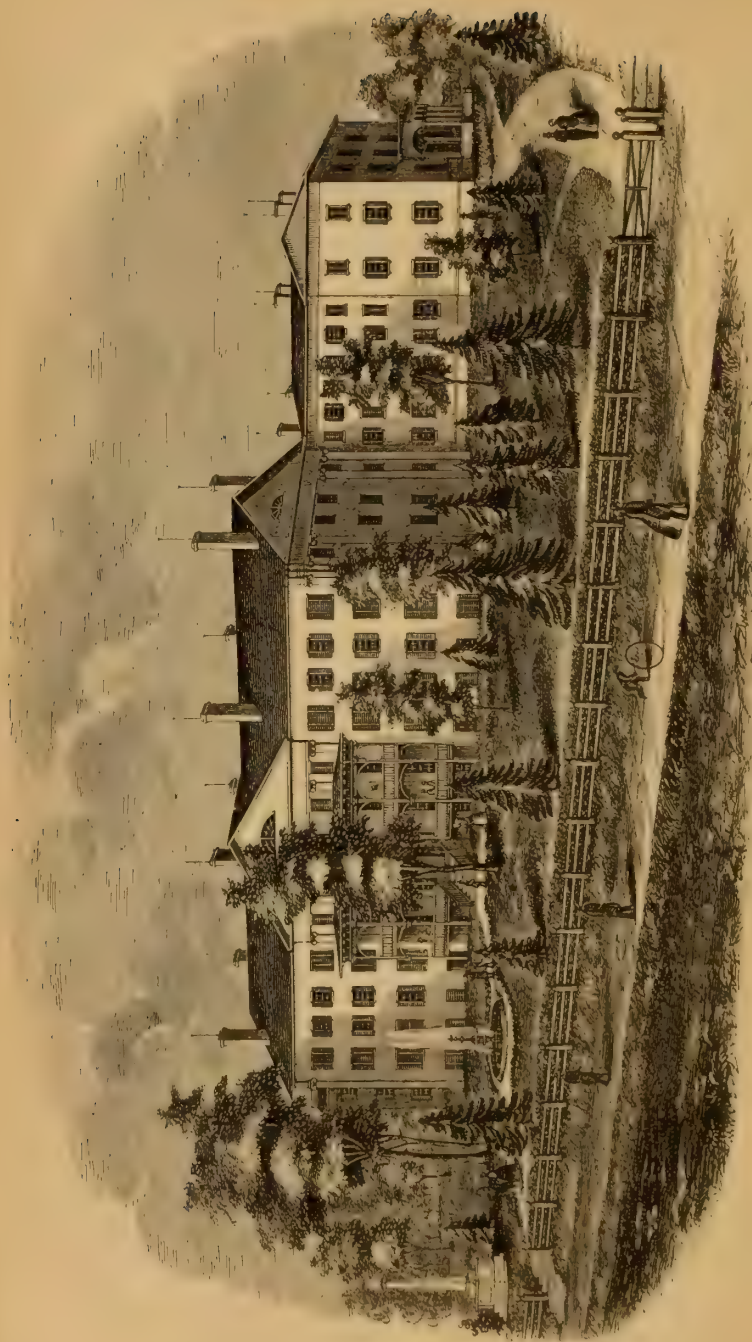
Since the last annual meeting of your Board, my diary shows daily visits to the Institution, for prayers or conversation in the halls. In a few cases the devotional exercise has been taken by a proxy. Evening prayers have been omitted only by the direction of the late Superintendent.

The want of singing at evening prayers, and, occasionally, on the Sabbath, has been a serious damage to the chapel services. Your chaplain expresses the common sentiment in saying that this deficiency should be supplied, if possible, at an early day.

Commending the Retreat to the guardianship and loving kindness of God,

I remain yours very truly,

WILLIAM THOMPSON.



AMERICAN ASYLUM.

ALPHABET OF THE DEAF AND DUMB.

a



b



c



d



e



f



g



h



i



j



k



l



m



n



o



p



q



r



s



t



u



v



w



x



y

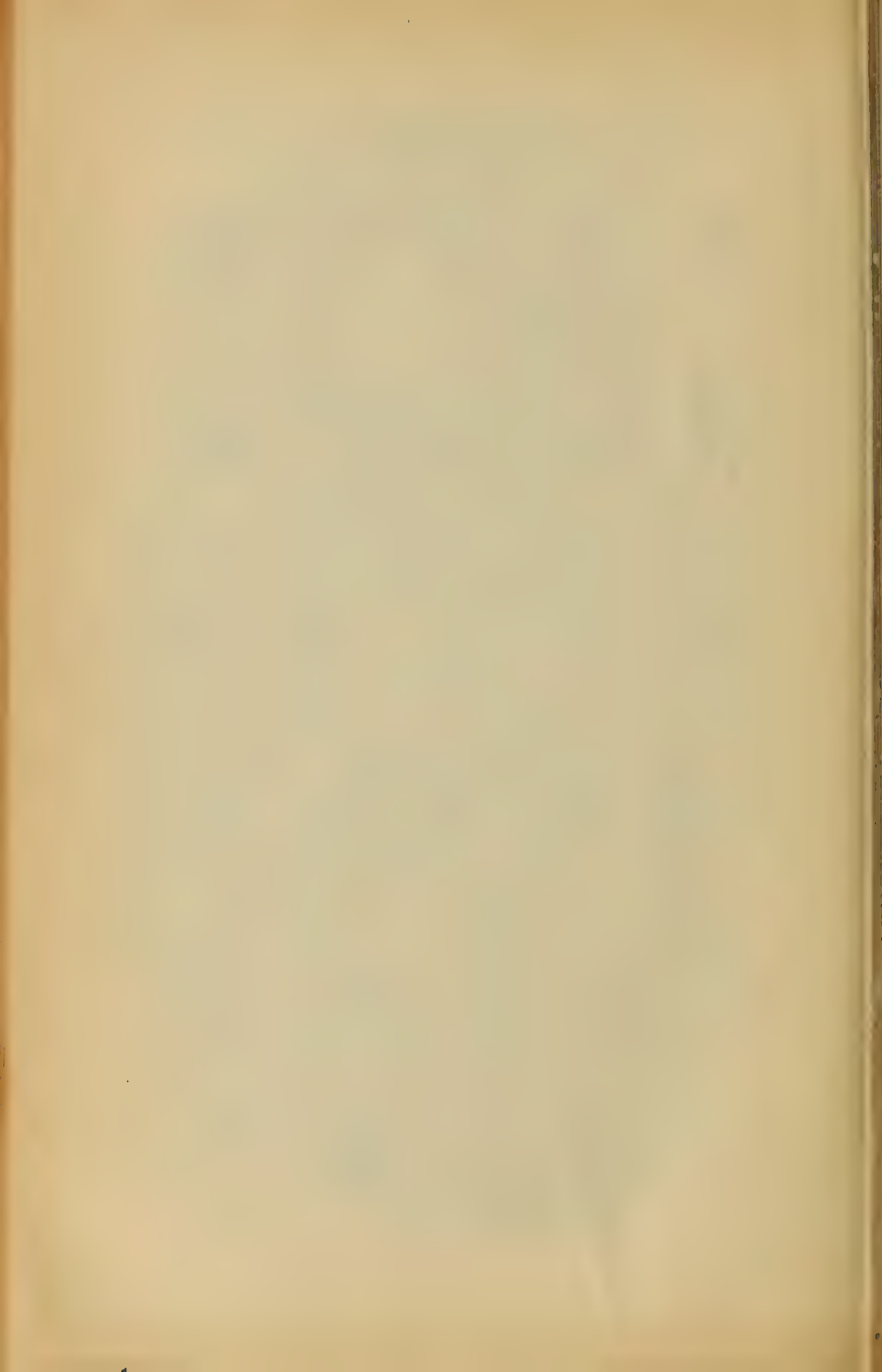


z



&

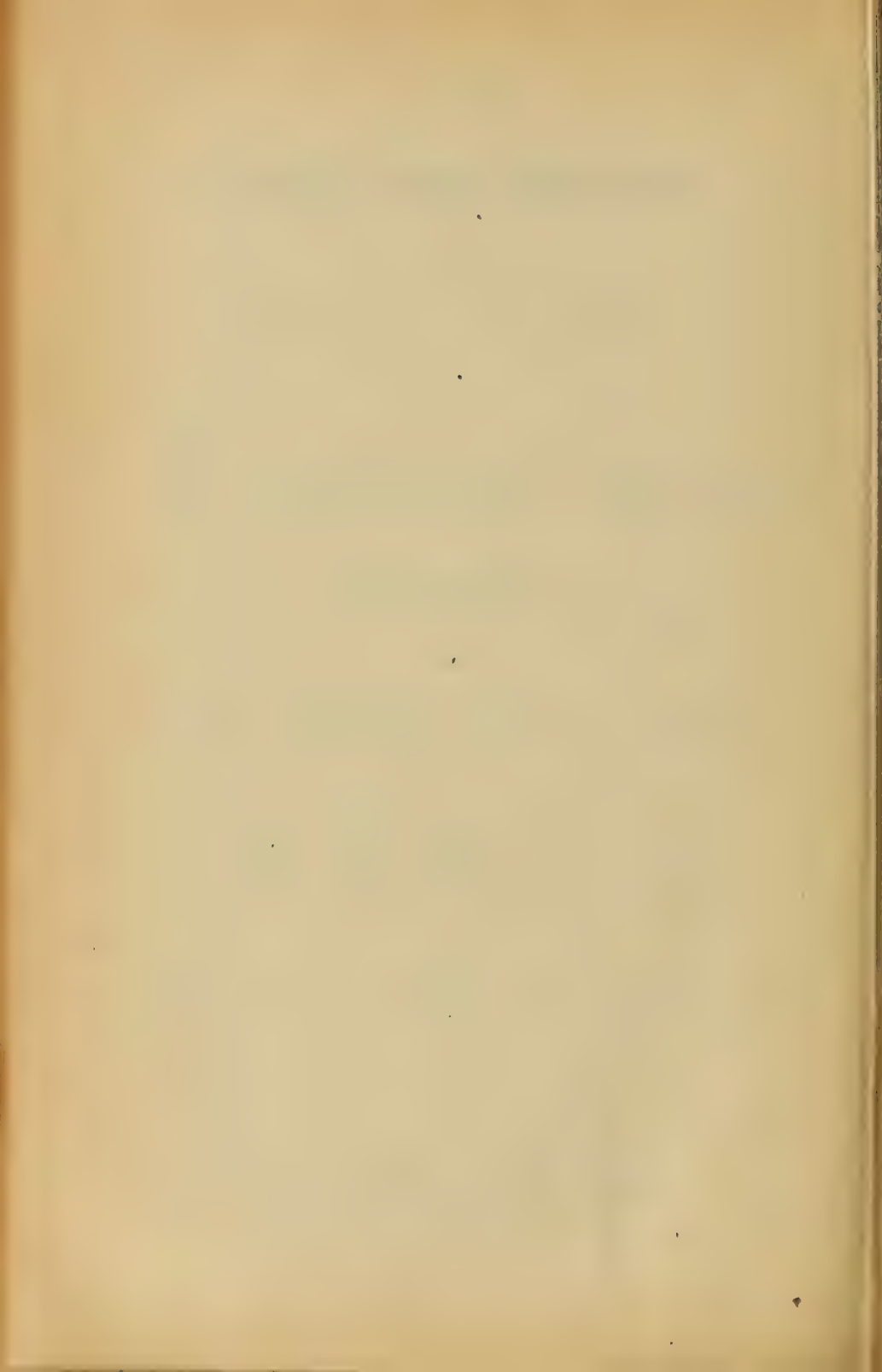




THE
Fifty-Eighth Annual Report
OF THE
DIRECTORS AND OFFICERS
OF THE
AMERICAN ASYLUM,
AT HARTFORD,
FOR THE
EDUCATION AND INSTRUCTION
OF THE
DEAF AND DUMB.

PRESENTED TO THE ASYLUM, MAY 30, 1874.

HARTFORD, CONN.:
PRESS OF WILEY, WATERMAN & EATON.
1874.



Board of Directors.

PRESIDENT.

HON. CALVIN DAY.

VICE-PRESIDENTS.

JAMES B. HOSMER,
CHARLES GOODWIN,
JOHN BEACH,
HENRY A. PERKINS,

SAMUEL S. WARD,
ROLAND MATHER,
NATHANIEL SHIPMAN,
GEO. M. BARTHOLOMEW.

DIRECTORS.

(By Election.)

JOHN C. PARSONS,
PINCKNEY W. ELLSWORTH,
ERASTUS COLLINS,
JONATHAN B. BUNCE,
ROWLAND SWIFT,

FRANCIS B. COOLEY,
JOHN C. DAY,
WILLIAM M. HUDSON,
FRANK W. CHENEY,
EDWARD B. WATKINSON.

EX-OFFICIO.

HIS EXCELLENCY, NELSON DINGLEY, JR., Governor of Maine.
HON. GEO. G. STACY, Secretary of State.

HIS EXCELLENCY, EZEKIEL A. STRAW, Governor of New Hampshire.
HON. BENJAMIN F. PRESCOTT, Secretary of State.

HIS EXCELLENCY, JULIUS CONVERSE, Governor of Vermont.
HON. GEO. W. NICHOLS, Secretary of State.

HIS EXCELLENCY, THOMAS TALBOT, Governor of Massachusetts.
HON. OLIVER WARNER, Secretary of State.

HIS EXCELLENCY, HENRY HOWARD, Governor of Rhode Island.
HON. JOSHUA M. ADDEMAN, Secretary of State.

HIS EXCELLENCY, CHARLES R. INGERSOLL, Governor of Connecticut.
HON. MARVIN H. SANGER, Secretary of State.

SECRETARY.

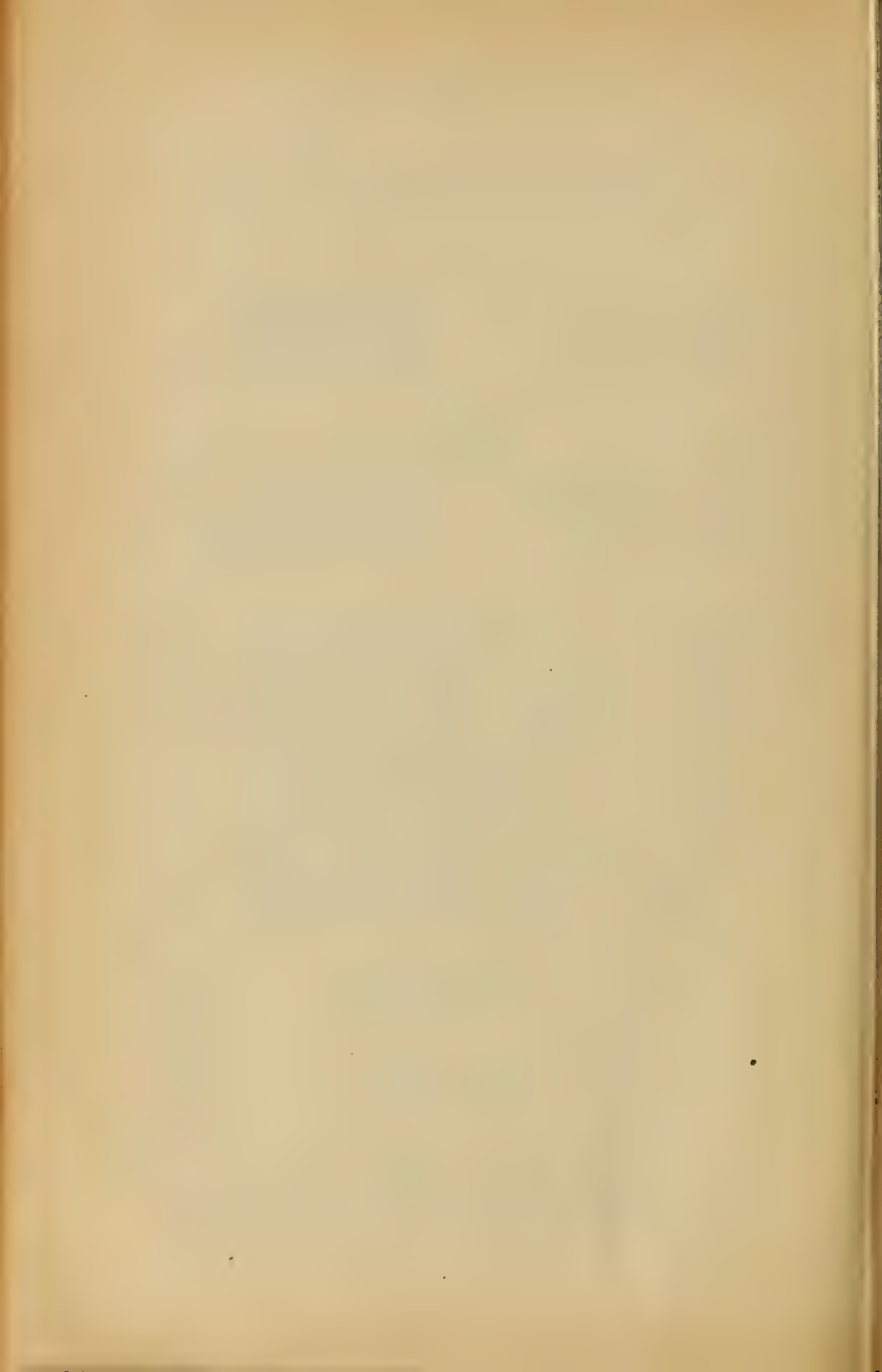
JOHN C. PARSONS.

TREASURER.

ROLAND MATHER.

DIRECTING COMMITTEE.

JONATHAN B. BUNCE, CHAIRMAN,
FRANCIS B. COOLEY, JOHN C. PARSONS.



Officers and Teachers.

PRINCIPAL.

EDWARD C. STONE, M. A.

INSTRUCTOR OF THE GALLAUDET SCIENTIFIC SCHOOL.

JOHN C. BULL, M. A.

INSTRUCTORS.

DAVID E. BARTLETT, M. A.,

JOHN R. KEEP, M. A.,

RICHARD S. STORRS, M. A.,

JOB WILLIAMS, M. A.,

WILLIAM H. WEEKS,

WILLIAM L. BIRD, B. A.,

MARY A. MANN,

CAROLINE C. SWEET,

KATE C. CAMP,

IDA V. HAMMOND,

JENNIE B. KELLOGG,

GERTRUDE EMERSON,

NANCIE A. WING,

CLARA R. LARNED.

TEACHERS OF ARTICULATION.

JULIA SWEET,

ABEL S. CLARK, M. A.

TEACHER OF DRAWING.

LOUISE STONE.

ATTENDING PHYSICIAN.

GEORGE W. AVERY, M. D.

STEWARD.

HENRY KENNEDY.

ASSISTANT STEWARD.

SALMON CROSSETT.

MATRON.

MISS MARGARET GREENLAW.

ASSISTANT MATRONS.

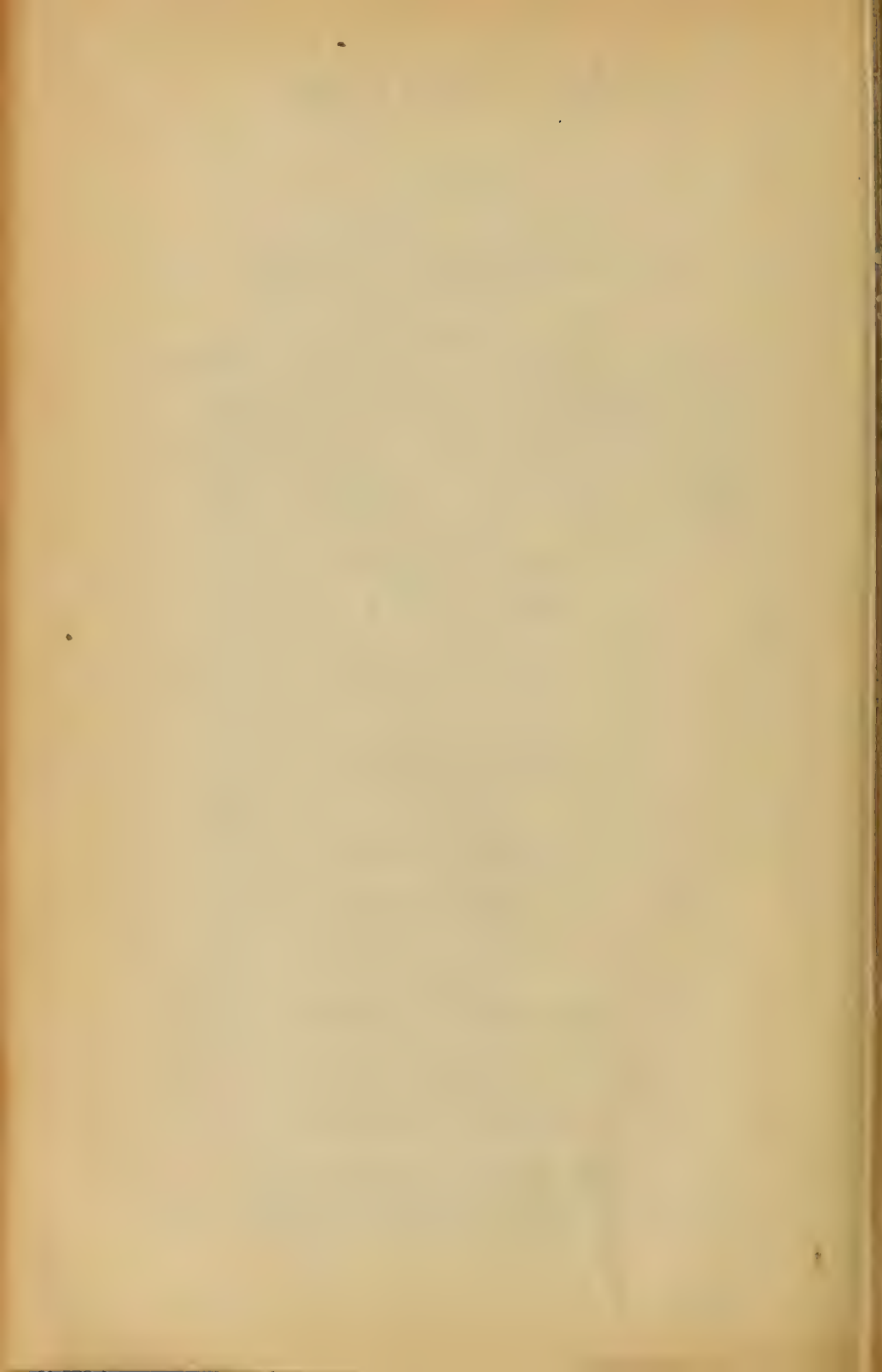
MRS. REBECCA A. CADY.

MISS NANCY DILLINGHAM.

RUFUS LEWIS, MASTER OF THE CABINET SHOP.

WILLIAM B. FLAGG, MASTER OF THE SHOE SHOP.

MISS SARAH A. BEACH, MISTRESS OF THE TAILORS' SHOP.



REPORT OF THE DIRECTORS.

TO THE PATRONS AND FRIENDS OF THE AMERICAN ASYLUM:

As was anticipated at the time of our last report, a change has been made during the past year in the apparatus for warming the Asylum buildings by substituting five Smith's steam furnaces for ten hot air furnaces of various patterns. There has been a marked improvement in the quality of heat and in ventilation, and the risks of fire are very greatly reduced in consequence of these changes. The cost of the new furnaces was ten thousand dollars, and other unusual expenses, such as painting and a sidewalk on Garden street (included in the Steward's disbursements), amount to over four thousand dollars. These expenditures have reduced the permanent fund of the Asylum about \$8,000. While we hope that so large an outlay under this head will not be required during the coming year, it is obvious that upon buildings and grounds as extensive as ours there must annually be a considerable sum charged to "improvements and repairs," which should ordinarily be considered current expenses, and be provided for from current receipts, without encroachment upon the principal of the fund. Two sewer assessments, and the cost of grading the Garden street front must be provided for during the coming year. The income of the fund has increased from \$13,000 reported in 1861, to \$21,000 during the past year. But the expenses of living, and the indispensable addition to salaries, have kept pace with the increased income, leaving little margin for extraordinary expenses, and requiring strict economy to preserve our productive fund intact in the future.

The average attendance of pupils during the year has

been 227, against 230 the previous year. This decrease is doubtless attributable to the prevalence of scarlet fever at the Institution at the commencement of the school year, owing to which pupils who had not joined their classes were advised to delay their entrance, several pupils were withdrawn, six were so prostrated as to be unable to resume their studies, and two died. There has also been one death among the pupils from pneumonia and one from accident. It is a satisfaction to the Directors to know, as they do from their own observation, as well as from the unanimous testimony of all who have examined the Institution, or are familiar with it, that in no instance can the sickness during the year be traced to any local cause, nor to any neglect of possible precautions, or want of prudence on the part of those in charge. On the contrary, the sanitary conditions of the Asylum seem as nearly perfect as they can be made ; and the faithfulness, skill and zeal of the Physicians in attendance, and of the Steward and Matron and their assistants, have deserved and receive our grateful acknowledgements.

The educational and internal management of the Institution has been efficient and successful. The accompanying reports of the Principal and other officers will, we trust, be of especial interest to the friends of the Asylum, and to all who are laboring in similar fields.

In behalf of the Board of Directors,

J. C. PARSONS, *Clerk*.

Hartford, May 8th, 1874.

REPORT OF THE PRINCIPAL.

TO THE BOARD OF DIRECTORS :

Gentlemen : I have the honor to present to you the fifty-eighth annual report of the Asylum.

The attendance during the year has been as follows :

Number present at date of last report,	-	225
New pupils admitted during the year,	-	50
Former pupils re-admitted,	- - -	9
<hr/>		
Entire number under instruction,	- - -	284
Dismissed during the year,	- - -	55
Deaths,	- - - - -	5
Number present May 1st, 1874,	- - -	225
Average attendance during the year,	-	227

Twenty-three more pupils entered this year than during the preceding one, but sickness at the opening of the term somewhat reduced the attendance.

On September 19th, two boys were taken with scarlet fever, having, without doubt, brought it with them, and the disease began to spread through the school. Parents who were intending to send children here, were at once informed of the fact, and a number kept their children at home during the whole year.

On consultation, it was not thought best to break up the school, but to isolate the sick, and to use all possible precautions to prevent the further spread of the disease. The fever continued for ten weeks, during which time thirty-seven pupils were more or less sick with it. The particulars are contained in the report of the physician

in charge. There is great cause for gratitude that the remedies applied were successful in eradicating the disease, that nearly all the sick were restored to health, and that this sickness, providentially sent, and which no human foresight could have averted, was followed by no more serious results. Six of the pupils attacked were obliged to go home in a feeble condition, but have recovered, and expect to return next year. We have, however, to mourn the loss of two interesting pupils from this cause. Frank Tibbetts, of Brewer Village, Maine, a bright lad of thirteen years, died on September 26th, after a violent illness of six days, and Charles E. Risley, of Hartford, aged nine, died of dropsy on October 10th, after apparently recovering from a light attack of the fever.

Three other deaths have occurred during the year. Flora E. Whiting, of Lovell Center, Maine, twelve years of age, died July 15th, of spinal meningitis, following the measles, after an illness of six weeks. On October 10th, Edward Peters, of Natick, Mass., an intelligent boy, twelve years of age, was found dead in his bed. His death was caused by the bursting of a blood vessel in the head, while thoughtlessly rolling himself down the steep bank of the city reservoir, in sport, although contrary to express commands. On November 22nd, Mary B. White, of Norton, Mass, thirteen years of age, died of pneumonia after a sickness of five days. Although the stay of these children with us was so short, their lives were made more happy by it, their minds were enlightened by divine truth, and we may regard their end with hope. The mortality during the year was greater than during most previous years. Aside from the sickness mentioned, a good degree of health has been generally enjoyed.

Among our corps of teachers, some changes have occurred. Miss Mary E. Haskell and Miss Mabel M. Bartlett left at the close of the last term, with impaired health, in the hope that rest would restore them, and that they would be able to return another year. The absence of experienced and faithful teachers is a loss not easy to supply, and the return of these ladies would be very

welcome. Miss Gertrude Emerson, of Danby, Vermont, and Miss Nancie A. Wing, of Wayne, Maine, both of whom were members of our High Class last year, were engaged to supply their places. It is gratifying that some of our own graduates are qualified to become teachers, and thus to repay the Institution for the benefits which they have received. Miss Clara R. Larned, of Hartford, was also engaged, owing to the large addition of new pupils.

No events worthy of special notice in this report have occurred in the various departments. The customary course of labor and study has been followed, and, excepting the interruption caused by sickness in the fall, the school has presented its usual appearance. The daily life of the pupils has been happy, good order has prevailed, and the educational results have been substantial and gratifying. A comparison of those who left school with those who entered for the first time, impresses one with the marvellous change wrought upon the pupil in a few years, and tends to exalt the importance of the work of the Asylum.

Mr. Bell's method of teaching articulation, by means of Visible Speech, which was first introduced into the Asylum in May, 1872, has been used during the past year. The attempt has not been made to give instruction by this means, but articulation, and reading from the lips in connection with it, have been taught as accomplishments.

Mr. Clark and Miss Sweet have devoted their whole time to this branch, and have given instruction to forty-six pupils. This number includes fourteen semi-mute and semi-deaf pupils, and all of last year's articulation classes who remained in school, fourteen in number, with the exception of two who were dropped as unpromising cases. Eighteen pupils, without previous instruction in speech, were added to the classes at the commencement of the year. In the selection, the preference was given to pupils who possessed some knowledge of speech or hearing, to those who had once spoken or heard, and to those

who were supposed to be most apt to learn by this method. Of those with no previous knowledge of speech, no dull pupils were selected, all of them being of average attainments, while some were among the best scholars. The newest scholars were not taken, unless there was some speech which might be preserved, as some degree of maturity and power of application were desired before commencing to learn the symbols.

The plan has been to give each pupil general instruction half an hour a day, out of school hours, and special instruction also for half an hour during school time. All have received a constant drill upon the elementary sounds and their combinations. All have learned the symbols, and can read from them, and some can translate ordinary language into Visible Speech. No trouble has been experienced in passing from the symbols to English print, or in using both together. Fifteen pupils have read and reviewed Hillard's Primer, and nearly all of them will have finished No. 2 of the Analytical Series of Readers by the end of the present term. Some semi-mutes have read partly through "Near Home, or the Countries of Europe described," and can answer questions upon it, read from the teacher's lips. A few semi-mutes can read almost any ordinary book, but need careful instruction in pronunciation. Some, who have once heard, have made rapid progress, recalling, probably, the spoken language learned before becoming deaf. Signs have been frequently used, and their aid is considered important. The new pupils were thoroughly drilled in the elementary sounds and combinations for four or five months. A part of them, according to Mr. Bell's advice, were kept upon sounds with no sense attached, pronouncing syllables and words written in Visible Speech, which conveyed to them no meaning, the object being to prevent speech out of the class, until sufficiently practised upon the combinations, and thus to avoid incorrect ways of pronunciation. The others pursued a different course, and have been introduced to a primary reader.

The lessons were previously written out in Visible

Speech symbols by the teacher, and set before the pupils, who, after careful study by themselves, and with the aid of the teacher, have been expected to read from the book. The objection to giving pupils language with its meaning during the first two years, has seemed to be of little force with us. Pupils in the early stages of progress have not learned to read the lips, and do not attempt to converse with each other in spoken language. Signs and the finger-alphabet are much easier, and they will use them.

Reading from the lips has been constantly practised. It can sometimes be learned to a considerable extent by those who speak poorly. It is not gained without a good knowledge of language, as the meaning of a sentence seems to be gathered from a word caught here and there, which shows the connection, although the intervening words may be lost. Some of the younger pupils can understand familiar sentences, and others who are more advanced are able to converse and write from dictation.

Although two years is too short a time to see the full workings of Visible Speech, in teaching articulation, yet we can estimate the results accomplished, and express an opinion as to the value of this method. The labor of teaching is greater, and more wearing than teaching by signs. No one who has not seen it can appreciate it. The teacher must give close and constant attention, and be ever on the alert to detect mistakes, or to give instruction as it is needed. Great patience and enthusiasm are necessary on his part, besides the possession of peculiar qualifications which are not necessary in teaching by signs. He needs the ability to distinguish sounds accurately, and to translate them into the symbols of Visible Speech, and also a knowledge of vocal physiology. The same instruction given hour after hour, becomes tiresome and monotonous. The progress of the pupil is slow, and there is little from day to day to encourage, or to excite interest. The pupil sometimes takes but slight interest in a work which gives him little or no present satisfaction, and fails to appreciate the future benefit for which the teacher is striving. The magnitude of the work is strongly impressed upon the teacher in his progress.

The difficulty of carrying on instruction by signs, and instruction in articulation at the same time, is very great. Those who are taught articulation cannot be advantageously classed together to receive all their instruction. Those who are equal in ability to speak may differ widely in their general attainments. They may come from nearly every grade in school, and but few could profitably pursue the same studies together. They must be properly classified for instruction in articulation, and also in their various studies. This arrangement would render the labor of the teacher excessive. Nor can instruction in articulation be given wholly out of school hours. The time is insufficient, besides this plan would interfere, in many cases, with learning a trade. The knowledge gained in the mechanical department is second only to that of the school room, and if the pupil lose this, he is poorly fitted to go out into the world. It has been necessary, therefore, to take the time for articulation chiefly during school hours. The pupils have gone from their regular classes for this purpose in sub-divisions of from two to eight. An absence of half an hour a day will interfere with the general progress of even the best pupils, and can only be allowed for a corresponding benefit. The loss is reduced to a minimum if all the pupils from a class can be absent at the same time, but if they are absent at different hours of the day, the teacher is greatly embarrassed, and the progress of the other members of the class hindered. Some irregularity can be allowed for the sake of experiment, which could not be permanently tolerated.

The improvement made by the semi-mutes and semi-deaf in articulation has been decided. Visible Speech has proved a powerful aid in their instruction. The results obtained are superior to those of former years, by the method of imitation. Many defects in speech, which before were beyond our power to remedy, have been corrected. Certain sounds which are made in the back part of the mouth, and are necessarily obscure, have always been learned by the deaf with great difficulty and uncertainty, if at all, because they have been imperfectly

understood. These sounds can be clearly expressed by the symbols, and taught from them. Errors of pronunciation can be readily shown, and the correct pronunciation indicated. The ability of the above-named pupils to speak has been increased, so that some have learned to read intelligibly, and others who spoke with difficulty, begin to talk more freely. We have had no doubt as to the possibility of greatly benefiting these classes, and of our duty to do so, as far as is consistent with their general progress, and have long paid attention to them in the Asylum. We consider Visible Speech as deserving a place in our school, if only these classes are to be taught articulation. The progress of the congenital mutes, and those with no previous knowledge of speech, is the most important feature of the experiment, as the new method claims to impart speech to these classes. The practical question with us is : To what extent can speech be made a means of communication for deaf-mutes in our institutions ? Our experience indicates that the expectation of giving speech to deaf-mutes as a class has not been realized, and is not likely to be in many cases. A part of the classes above mentioned have learned much language which they will be able to use in the ordinary affairs of life, and would continue to improve with further instruction ; but we cannot escape the conviction that a large majority of them have not gained sufficient practical benefit to compensate for the time and labor bestowed upon them, nor are they likely to do so in our Institution in the time that can be afforded to this branch, although some would probably improve with individual instruction. The speech of some is so imperfect and disagreeable that communication by writing, by the finger-alphabet, or by ready and expressive pantomime is far preferable, while others have utterly failed to derive benefit, and to instruct them further would be a waste of time. We should bear in mind that the pupils so taught are of at least average attainments, and can do well in their ordinary studies, and that no trial has been made among the large number who possess quite moderate ability.

The possibility of imparting correct speech to a considerable extent to selected cases of deaf-mutes has been established, but it seems equally true that certain deaf-mutes cannot learn to speak with any reasonable amount of instruction, any more than certain hearing persons can learn to sing. Pupils may understand the symbols, they may speak syllables, words, and sentences with tolerable correctness, but their voices may be such, and their inflections so unnatural, that they cannot be understood, and their speech, judged by our own standard, will be called poor. These defects are inherent in deaf-mutes, and are very difficult to overcome. Visible Speech does not profess to teach how to modulate the voice. This must come, if at all, from a knowledge of the principles of elocution, and depends greatly upon the skill of the teacher. We can hardly expect to teach any deaf person to speak like a hearing person, inasmuch as the semi-mute, semi-deaf, and those deaf from old age, do not speak naturally. If we can approximate to correct speech we do well.

The trial has been fairly made. The teachers have labored with great faithfulness. As much time has been devoted to articulation as was possible while maintaining the general progress of the pupils. More favorable conditions could not be allowed in a school where the education is carried on by signs. No doubt a school where signs are not used is more favorable for teaching articulation than our own, but as the object of a school is to prepare the pupil for the practical duties of life, the method which best accomplishes this end will have the preference. Where the pupil's time is limited, the surest course must be followed. The education must be first secured, and if speech can be added, the more the better. The ability to speak is not education, it is not mental training; and if the time spent in learning to speak interferes with these, it cannot be afforded. Believing, as we always have, that the sign language, in connection with the manual alphabet is the best method for educating deaf-mutes, no reason appears for dispensing with it, and

no available substitute is offered. Without doubt signs can be, and have been, used to excess, but signs have their proper place, and while we should use language as much as possible in teaching, we can confidently labor to bring the sign method to its highest efficiency.

At the same time, the value of Visible Speech should not be underrated. If a knowledge of the symbols is gained, and the power of combining them acquired, they seem invaluable wherever correct spoken language is to be taught to either congenital or semi-mutes. Visible Speech, however, is a new method. It is but five years since it was first applied to the instruction of deaf-mutes. Earnest and able teachers are laboring to perfect it, and the future will determine what it can accomplish. In its present stage of development, it seems likely to benefit the few, rather than the many. The amount of benefit derived is variously estimated. While some people are satisfied with a few words imperfectly spoken, others consider much of the speech learned as only painful and undesirable. It is questionable to what extent it is proper to teach articulation in our Institution. It should only be attempted where there is a prospect of enabling the pupil to converse intelligibly with strangers on ordinary subjects. Beyond this, at present, we cannot go. If nothing further is accomplished, the Messrs. Bell have earned the gratitude of all friends of deaf-mutes for what they have already given. Our best wishes go with all efforts made for the improvement and ultimate success of their method, and for the further benefit it may bring to deaf-mutes.

The sixth report of the Clarke Institution, in comparing the expenses of different schools for the year 1873, states the number of pupils to each teacher in the American Asylum to be twelve. This estimate includes two teachers of articulation, and the teacher of drawing, who instruct in no branches except those named, and also the Principal, who has no regular class. If these be deducted, there remain fourteen teachers, by whom the work of education was regularly performed. The two hundred and thirty pupils were divided into fourteen classes, and

the average number to each teacher was sixteen. During the past year, one class has contained nineteen pupils, two have contained eighteen, and one seventeen. Better results could be reached if the average were reduced to twelve, and still better if reduced to eight, which was the number at Northampton.

The eighth Convention of American Instructors of the Deaf and Dumb will be held in Belleville, Ontario, on the 15th of July next. Our profession is not behind others in zeal and activity, and the discussions of so many earnest men and women laboring in a common cause, in all parts of the country, cannot fail to elevate the standard of deaf-mute education, and to accomplish permanent good.

Although much effort has been made to bring our school to the notice of parents of deaf-mutes, and to induce them to accept of its advantages, there are still many mute children in New England of proper school age, who are not receiving an education, as the following figures will indicate :

	Deaf-Mutes from 5 to 20 not at school, from census of 1870.	Entered Asylum since 1870.	Not accounted for in 1874.
Maine, - - - -	72	36	36
New Hampshire, - - -	35	18	17
Vermont, - - - -	37	14	23
Massachusetts, - - -	132	32	100
Rhode Island, - - -	19	11	8
Connecticut, - - - -	32	34	—

A list kept at the Asylum contains the names of 69 deaf-mutes from Maine, 6 from New Hampshire, 6 from Vermont, 6 from Rhode Island, and 33 from Connecticut, who are uneducated, but most of whom are of school age. Allowance should be made for those who may be attending school elsewhere, and for those who are mentally or physically unfit to attend, and also for deaths, so that

these figures will be somewhat reduced. Mr. F. B. Sanborn, who has recently prepared a list of the deaf-mutes in Massachusetts, estimates the number now at home to be 75, although there are two schools in the State. The number in New England who are growing up in ignorance is evidently large. Although a difficult task, it is our constant effort to reach as many as possible, and to bring them to school.

With gratitude for past mercies, we would commit the interests for which we labor to Almighty God, with the hope that the blessings here afforded may be still more widely extended.

Respectfully submitted,

EDWARD C. STONE, *Principal.*

AMERICAN ASYLUM, May 8th, 1874.



PHYSICIAN'S REPORT.

The undersigned begs leave to report that he was called to the American Asylum on the 19th of September, 1873, for the purpose of seeing two of the pupils, who were slightly ailing. After a critical examination of these cases, and marking out a course for their care and treatment, I informed the Matron that they should be isolated from all other inmates of the Institution, for the reason that the symptoms present led me to fear that the disease would prove to be scarlet fever. It was my purpose to adopt such measures at the outset as would best protect the Asylum from a widespread visitation of this disease. Upon my second visit, the following morning, all doubt as to the character of the disease was removed, for it was plainly evident that we had got to contend with scarlet fever, and this, too, in an Institution containing more than two hundred and twenty children. Additional precautions were taken to isolate the scarlet fever patients from all the other pupils, a thorough system of disinfection was instituted and vigorously maintained throughout the entire epidemic, and, indeed, long after our last case of the fever. Every article of bedding and clothing was washed and thoroughly disinfected before it was used again.

The thoroughness with which disinfection was maintained, leads me to believe that it was of great value in freeing the Asylum of the presence of the disease—destroying the *germs* thereof, and mitigating its severity.

All parts of the buildings which could have been contaminated by the poison of the disease were afterward most thoroughly purified by scrubbing, painting, and whitewashing, in addition to prolonged disinfection. The

air in the sick rooms was kept pure by a judicious system of ventilation, and, where practicable, open wood fires were maintained both night and day. In order to effectually destroy any remaining germs of the disease, we furthermore exposed to a high heat all articles of bedding and clothing used about the persons of the sick.

It was the desire of the Board of Management that the sick should be placed under the *best* hygienic conditions, regardless of labor and expense. It gives me pleasure to state that nothing whatsoever was withheld which could be of service in combating the progress of the disease or in ministering to the wants or tastes of the patients, whether sick or convalescent. Every article of food was promptly furnished, satisfactory alike in quality and quantity.

It was my good fortune to have for my counsellor throughout the epidemic Dr. E. K. Hunt, who had long been the honored physician to the Asylum. I am deeply indebted to him for help in treatment of the sick and care of the convalescent, as well as in devising a systematic method of disinfection. We attempted to prevent the spreading of the fever among the pupils by the daily use of belladonna, but this much-lauded prophylactic for scarlet fever failed to afford immunity from the disease. The type of the fever was severe in most of our cases. We had very great trouble with the throats of our patients, so much so in some of the cases that we feared they would die of suffocation. It is a well-known fact that the deaf and dumb have very sensitive throats, and that in scarlet fever they are especially liable to aggravated throat complications. This was the condition with our patients. It involved constant watchfulness and labor to properly care for them, as in most instances they were unable to do anything for their own relief.

Upon the outbreak of the disease, I directed that the teachers should be watchful for any indications of sickness, and that all such as seemed ailing should be brought before me for examination. By so doing we were enabled to get our patients early under treatment, and were thereby better able to successfully combat the ravages of the

disease. Of the whole number of well marked cases of scarlet fever there were twenty-nine boys and eight girls, a total of thirty-seven cases. There were two deaths among the boys and none among the girls. One of the boys who died was taken sick on the 22d of September and died on the 26th instant. The disease was of a very malignant type, and every effort to stay its ravages or mitigate its severity proved unavailing. The other boy died of acute inflammation of the kidneys, subsequent to the scarlet fever.

Our death-rate was $5\frac{6}{100}$ per cent., which, compared with the fatality of this disease in other localities, and for many years past, is remarkably small. It affords me pleasure to be able to present so favorable a report. It is Dr. Hunt's opinion, as well as my own, that we are indebted to our rigid system of disinfection for much of our success in combating the disease. Four cases were complicated by abscesses in various regions of the body. Four were so badly invalided that they had to be removed to their homes, where they yet remain. Many others required a long course of tonic treatment to restore them to their full vigor.

It seems reasonable to believe that the germs of the disease were brought into the Asylum by some one or more of the pupils returning from their summer vacation. Its first manifestation occurred within the first ten days of the fall term. This gives ample time for its development, and the above theory is greatly strengthened inasmuch as our city was then free from scarlet fever.

Through the long weeks of labor and anxiety the Matron was at her post of duty from early morning until late into the night. She did her duty in the fullest sense of that word. Indeed, the Board of Managers have been fortunate in the selection of those who are intrusted with the manifold duties of the Asylum, if their conduct during the late scarlet fever epidemic is a fair criterion of their worth. They all did well.

There have been three cases of pneumonia, of which two recovered, and one (double pneumonia) terminated

fatally on the fourth day of the disease. This case occurred in the person of a girl from Massachusetts in November. We have had one case of fracture of the forearm, which recovered perfectly; one of typhoid fever, which has also made a good recovery. In the midst of our scarlet fever troubles, a lad, while playing, rolled down the embankment of the reservoir and accidentally struck his head against a post, with a fatal result. There have been several cases of impetigo, or skin eruption, which have all yielded to treatment. A boy some twelve years of age has had epilepsy since early childhood, with several paroxysms of the disease each week. As a result thereof he was gradually deteriorating both in body and mind. The case is one of interest, inasmuch as, since I began a systematic course of treatment in September last, he has not had a return of a single paroxysm. I trust he may entirely recover from so serious a disease. We have had since September, 1873, four deaths, viz.: Two from scarlet fever, one from pneumonia, and one from accident.

Respectfully submitted,

GEORGE WHITEFIELD AVERY, M. D.



APPENDIX.

I.

DR. American Asylum in Account with Roland Mather, Treasurer. CR.

HARTFORD, CONN., April 1, 1874.

1874. April 1.	To paid Orders of Directing Committee in favor of H. Kennedy, Steward, the year past,		1873. April 1. 1874.	By Balance per account rendered this date,	
	To paid Salaries,	-	\$31,000.00	-	\$1,743.53
	To paid Annuity to Mrs. L. Clerc,	-	27,584.72	-	575.00
	To paid Insurance,	-	500.00	-	20,936.93
	To paid Repairs, Library, Annals, &c.,	-	681.73	-	39,566.50
	To Re-investments—Fund Account,	-	10,235.14	-	1,241.25
		-	31,000.00	-	32,500.00
		-	\$101,061.59	-	4,498.38
		-		-	\$101,061.59

Examined and found correct. We have also this day examined the vouchers for the securities owned by the American Asylum, as per inventory of the Treasurer, and find them to agree with the same.

[Signed.]

ERASTUS COLLINS, }
JOHN C. DAY, }
Auditors.

HARTFORD, May 4, 1874.

II. STATEMENT

OF THE

FUND OF THE AMERICAN ASYLUM.

Invested in Nat'l Bank Stocks in Connecticut,	\$69,100.00
“ in Railroad Bonds, - - - -	11,650.00
“ in Bonds and Mortgage of Real Estate,	152,500.00
Real Estate in Hartford, - - - -	100,000.00
Furniture in the Institution, - - - -	5,390.00
	<hr/>
	\$338,640.00
Deduct—Blodget Fund, - - - \$2,350.00	
Money Borrowed, - - - 4,498.38	6,848.38
	<hr/>
Amount of Fund, - - - - -	\$331,791.62

Hartford, April 1, 1874.

III. ABSTRACT OF

DR.

American Asylum in Account with Henry Kennedy,

To Flour,	-	-	-	-	-	-	\$2,735.58
" Meal,	-	-	-	-	-	-	5.75
" Cakes and Crackers,	-	-	-	-	-	-	62.13
" Rice and Corn Starch,	-	-	-	-	-	-	17.90
" Yeast,	-	-	-	-	-	-	171.75
" Hay and Straw,	-	-	-	-	-	-	463.63
" Provender and Oats,	-	-	-	-	-	-	866.84
" Live Stock,	-	-	-	-	-	-	433.00
" Tools, Blacksmithing, &c.,	-	-	-	-	-	-	166.94
" Butter,	-	-	-	-	-	-	4,054.89
" Charcoal,	-	-	-	-	-	-	377.85
" Hard Coal,	-	-	-	-	-	-	3,094.43
" Furniture,	-	-	-	-	-	-	989.94
" Groceries,	-	-	-	-	-	-	1,938.71
" Light and Gas Bills,	-	-	-	-	-	-	926.56
" Meat Fish and Fowl,	-	-	-	-	-	-	4,648.70
" Medicine,	-	-	-	-	-	-	118.58
" Miscellaneous,	-	-	-	-	-	-	1,420.62
" Pupils,	-	-	-	-	-	-	2,040.68
" Repairs and Improvements,	-	-	-	-	-	-	4,283.73
" Schools and Postage,	-	-	-	-	-	-	150.99
" Cabinet Shop,	-	-	-	-	-	-	1,171.72
" Shoe Shop,	-	-	-	-	-	-	1,526.51
" Tailor Shop,	-	-	-	-	-	-	324.96
" Vegetables and Fruits,	-	-	-	-	-	-	1,073.61
" Wages,	-	-	-	-	-	-	4,434.86
" Washing and Soap,	-	-	-	-	-	-	758.42
" Water Works,	-	-	-	-	-	-	388.00
							<hr/>
							\$38,647.28
" Balance to Credit New Year,	-	-	-	-	-	-	503.88
							<hr/>
							\$39,151.16

CURRENT EXPENSES.

Steward, for the year ending April 1, 1874.

CR.

By	Balance from last account,	-	-	-	\$1,254.10
"	Cash per Treasurer,	-	-	-	31,000.00
"	" from Cabinet Shop,	-	-	-	339.95
"	" " Shoe Shop,	-	-	-	82.75
"	" " Tailor Shop,	-	-	-	27.70
"	" " Pupils,	-	-	-	1,106.59
"	" " State of Maine for Clothing, &c.,				780.00
"	" " New Hampshire,	"			90.26
"	" " Vermont,	"			83.97
"	" " Massachusetts,	"			562.25
"	" " Rhode Island,	"			55.97
"	" " Connecticut,	"			302.73
"	" " Rent,	-	-	-	75.00
"	" " Miscellaneous sources, including sales of farm produce, live stock, old iron, surplus stores, &c.,				3,389.89
					<hr/>
					\$39,151.16

IV. PAPERS, PERIODICALS, &c.

THE FOLLOWING PAPERS HAVE BEEN SENT TO THE PUPILS GRATUITOUSLY
THE PAST YEAR.

<i>Name.</i>		<i>Where Published.</i>
Anamosa Eureka,	Weekly,	Anamosa, Iowa.
Boston Transcript,	"	Boston, Mass.
Canaan Reporter,	"	East Canaan, N. H.
Christian Mirror,	"	Portland, Me.
Christian Secretary,	"	Hartford, Conn.
Churchman,	"	"
Columbian Register,	"	New Haven. "
Commonwealth,	"	Boston, Mass
Connecticut Courant,	"	Hartford, Conn.
Connecticut Herald and Journal,	"	New Haven, "
Deaf Mute Home Circle,	"	Omaha, Neb.
Deaf Mute Pelican,	Semi-Weekly,	Baton Rouge, La.
Eastern Argus,	Weekly,	Portland, Me.
Hartford Courant,	Daily,	Hartford, Conn.
Hartford Post,	"	"
Hartford Times,	"	"
Kennebeck Journal,	Weekly,	Augusta, Me.
Kentucky Deaf Mute,	Monthly,	Danville, Ky.
Lynn Reporter,	Semi-Weekly,	Lynn, Mass.
Life Boat (100) copies,	Monthly,	New York City.
Maine Farmer,	Weekly,	Augusta, Me.
Messenger,	"	Marblehead, Mass.
Mexico Independent and Mutes Journal,	"	Mexico, N. Y.
Mutes Chronicle (2 copies),	"	Columbus, Ohio.
Mute Journal of Nebraska.	Monthly,	Omaha, Neb.
New Hampshire Patriot,	Weekly.	Concord, N. H.
Nashua Telegraph,	"	Nashua, "
New Haven Palladium,	"	New Haven, Conn.
New York Evangelist,	"	New York City.
New York Spectator,	"	"
Our Dumb Animals (6 copies),	Monthly,	Boston, Mass
Portland Transcript,	Weekly,	Portland, Me.
Providence Journal,	"	Providence, R. I.
Religious Herald,	"	Hartford, Conn.
Republican Standard,	"	Bridgeport, "
Rhode Island Press,	"	Providence, R. I.
Salem Register,	Semi-Weekly,	Salem, Mass.
Seymour Record,	Weekly	Seymour, Conn.
The People,	"	Concord, N. H.
Vermont Christian Messenger,	"	Montpelier, Vt.
Vermont Watchman and State Journal,	"	"
Villager,	"	Amesbury and Salisbury, Mass.
Watchman and Reflector.	"	Boston, "
Waterbury American,	"	Waterbury, Conn.
Worcester Palladium,	"	Worcester, Mass.
Zion's Herald,	"	Boston, "

LIST OF PUPILS

In the School within the Year ending on the first of May, 1874.

MALES.

NAME.	RESIDENCE.	ADMISSION.
*Abbot, John W	Sidney, Maine	Sept., 1865
Abrams, George	Birmingham, Conn.	Sept., 1872
*Acheson, Charles	West Randolph, Mass.	Sept., 1864
Acheson, Robert	West Randolph, Mass.	Sept., 1869
Aldrich, Erwin E.	Woonsocket, R. I.	Sep.'64 & '73
Allen, James D.	Northampton, Mass.	Sept., 1873
Anderson, Wallace E.	S. Framingham, Mass.	Sept., 1867
Bailey, Arthur E.	Poland, Maine	Sept., 1866
Baker, Jesse H.	Manchester, N. H.	Sep.'67 & '73
Bass, Charles	Chicopee, Mass.	Sept., 1869
Bastinella, Oliver	Pittsfield, Mass.	Sep.'65 & '73
Beach, Isaac P.	Branford, Conn.	Sept., 1869
Bedford, John J.	Pittsfield, Mass.	Sept., 1872
*Benjamin, Thomas F.	Williamstown, Mass.	Sept., 1869
Bigelow, Frank W.	St. Johnsbury, Vt.	Oct., 1868
Bixby, Andrew R.	East Tilton, N. H.	Sept., 1873
Boecking, Henry	New Haven, Conn.	Sept., 1871
Bolio, Isidore	Franklin, Vt.	Sept., 1872
Bonner, James	Hartford, Conn.	Sept., 1870
*Bowler, Albert O.	Rockland, Maine	Sept., 1867
Brown, Alpheus E.	East Canaan, N. H.	Sept., 1867
Brown, Frank J.	Green, R. I.	Sept., 1871
Brown, Hiram F.	Rock Bottom, Mass.	Sept., 1873
Brown, Marcus M.	Rock Bottom, Mass.	Sept., 1873
*Burbee, Joseph M.	Bondville, Vt.	Oct., 1870
*Burbee, Ransom T.	Bondville, Vt.	Oct., 1870
*Burbee, Frederick	Bondville, Vt.	Oct., 1870

NAME.	RESIDENCE.	ADMISSION.
Burnham, Harry C.	Gardiner, Maine	Sept., 1869
Butcher, William L.	Ansonia, Conn.	Sept., 1868
*Cain, Cornelius.	Lewiston, Maine	Sept., 1867
Cantlon, George W.	Westport, N. H.	Sept., 1871
Cantlon, Michael.	Westport, N. H.	Sept., 1873
*Cantlon, Thomas E.	Westport, N. H.	Sept., 1871
Carignau, Felix A.	Lyndonville, Vt.	Sept., 1872
Carlisle, Albert L.	Surry, Maine	Sept., 1869
Carrigan, John F.	Littleton, Mass.	Sept., 1871
Caton, Charles.	Washington, Conn.	Sept., 1873
Chapman, Albert W.	Cambridgeport, Mass.	Sept., 1869
Clark, Frank H.	Easthampton, Mass.	Sept., 1867
Collins, John	Unionville, Conn.	Dec., 1868
Comey, Joseph H.	Foxboro, Mass.	Sept., 1868
Comstock, John S.	Norwich, Conn.	Sept., 1873
Cook, Edwin W.	Provincetown, Mass.	Sept., 1873
Cooper, Walter E.	Pawtuxet, R. I.	Sept., 1871
Crane, Michael.	Milford, Mass.	Sept., 1870
Crocker, David P.	Barnstable, Mass.	Sept., 1869
*Cross, Samuel S.	Beverly, Mass.	Sept. '64 & '72
*Cross, Willie.	Grafton, N. H.	Sept., 1873
*Culver, Samuel L.	Waterville, Conn.	Sept., 1866
*Dickey, Henry A.	Benton, Maine	Sept., 1872
Dolan, James.	Providence, R. I.	Sept., 1870
*Drew, Frank H.	Boston, Mass.	Sept., 1865
Driscoll, Dennis.	Taunton, Mass.	Sept., 1872
*Dufresne, Napoleon.	Lawrence, Mass.	Sept., 1873
Dunn, John H.	Lisbon Falls, Maine	Sept., 1872
Duran, Edward	South Boston, Mass.	Sept., 1865
Dwyer, Edmund.	Pawtucket, R. I.	Sept., 1871
*Eddy, Walter A.	Chepachet, R. I.	Sept., 1873
Ensly, Christian.	Southington, Conn.	Sept., 1870
*Erbe, Herman.	Southington, Conn.	Sept., 1865
Estabrook, Endor E.	Lowell, Mass.	Sept., 1870
Fahy, John.	New Haven, Conn.	Sept., 1868
Farnham, Charles.	Hodgdon's Mills, Maine	Sept., 1870
*Fenner, James A.	Oneco, Conn.	Sept., 1871
*Ferris, Frank.	Greenwich, Conn.	Sept., 1873
Fish, Charles.	Danby, Vt.	Sept., 1865

NAME.	RESIDENCE.	ADMISSION.
Fisher, Charles.....	Francistown, N. H.....	Sept., 1869
*Fleming, David.....	Barre, Mass.....	Sept., 1869
Folsom, Charles F.....	West Waterville, Maine...	Oct., 1868
French, Edwin H.....	Jaffrey, N. H.....	Sept., 1873
*Frisbie, Edward.....	Charlestown, Mass.....	Sept., 1866
Gaffney, Edward.....	Nashua, N. H.....	Oct., 1871
Gambol, John.....	South Boston, Mass.....	Oct., 1864
Gay, Elon R.....	Nashua, N. H.....	Sept., 1870
Glidden, John F.....	Rochester, N. H.....	Sept., 1870
Hagarty, Joseph.....	N. Providence, R. I.....	Sept., 1871
Haley, James.....	Pittsfield, Mass.....	Sept., 1873
Halpin, William.....	New Haven, Conn.....	Sept., 1873
Hammel, John A.....	Lowell, Mass.....	Sept., 1873
Hammond, Albert C.....	Nobleboro, Maine.....	Sept., 1872
Hargrave, Albert C.....	East Boston, Mass.....	Sept., 1867
Hawley, Emory A.....	Leverett, Mass.....	Sept., 1869
*Hayden, Othello D.....	Stoughton, Mass.....	Sept., 1863
Holt, George.....	Lewiston, Maine.....	Sept., 1869
Hughes, Owen.....	Georgetown, Mass.....	Sept., 1872
Hull, Howard.....	Plainville, Conn.....	Sept., 1871
Hynes, John.....	Biddeford, Maine.....	Oct., 1873
Ingram, Herbert O.....	Williamsville, Vt.....	Sept., 1869
Jellison, Henry A.....	Lynn, Mass.....	Oct., 1870
Johnson, Arthur S.....	Bozrah, Conn.....	Sept., 1872
Kellaher, Timothy.....	Sandwich, Mass.....	Sept., 1869
Kellom, Arthur C.....	Hillsboro' Bridge, N. H...	Oct., 1871
Kinney, Edson L.....	Houlton, Maine.....	Sept., 1868
*Knapping, Charles E.....	Brooklyn, Conn.....	Sept., 1870
Koch, William.....	New Britain, Conn.....	Sept., 1868
Ladd, Amos A.....	East Haddam, Conn.....	Sept., 1866
Lancaster, Burrill.....	Providence, R. I.....	Sept., 1873
Lewis, Edward O.....	West Mills, Industry, Me...	Sept., 1873
*Lewis, William.....	Providence, R. I.....	Sept., 1873
*Littlefield, Frederick M....	Kennebunk, Maine.....	Sept., 1868
Lucy, John B.....	Haverhill, Mass.....	Sept., 1868
Lurvey, Charles W.....	Gloucester, Mass.....	Sept., 1868
Mann, Chester Q.....	Hartford, Conn.....	Sept., 1873
Marr, Hiram A.....	North Washington, Me....	Sept., 1870
Martin, Alef J.....	Portland, Maine.....	Sept., 1871

NAME.	RESIDENCE.	ADMISSION.
Mayberry, Howard H.	Webb's Mills, Maine.	Nov., 1870
McCann, Wm. Henry.	Waterbury, Conn.	Sept., 1871
McCue, John H.	New Haven, Conn.	Sept., 1870
McGinnis, John.	Worcester, Mass.	Sept., 1871
McWilliams, George A.	Fall River, Mass.	Sept., 1870
Meacham, Allen B.	Guildhall, Vt.	Sept., 1872
Meacham, George.	Chester, Mass.	Sept., 1868
Merriweather, Titus.	Hartford, Conn.	Sept., 1868
Metrash, Robert L. G.	Norwalk, Conn.	Sept., 1872
Mitchell, Isaac.	New Haven, Vt.	Sept., 1867
Muth, John.	Hartford, Conn.	Sept., 1865
*O'Brien, James.	South Coventry, Conn.	Sept., 1872
O'Keefe, John.	Wallingford, Conn.	Sept., 1868
O'Keefe, John T.	Bellows Falls, Vt.	Sept., 1871
O'Neil, Michael.	Springfield, Mass.	Sept., 1866
O'Neil, John.	Thorndike, Mass.	Sept., 1867
Owen, Abel B.	Deering, N. H.	Sept., 1870
Packard, Flavius J.	Lebanon, N. H.	Sept., 1872
Parsons, Robert N.	Hazardville, Conn.	Sept., 1869
Paul, John E.	Cambridgeport, Mass.	Sept., 1867
Perry, James W.	Milton, Mass.	Sept., 1868
†Peters, Edward.	Natick, Mass.	Sept., 1872
*Powers, James.	Boston, Mass.	Sept., 1865
Price, John F.	Manchester, N. H.	Oct., 1869
Prince, Horatio C.	Camden, Maine.	Sept., 1873
Randall, Edwin.	North Harpswell, Maine.	Dec., 1873
*Richmond, Ephraim H.	Voluntown, Conn.	Sept., 1865
Riger, Louis.	New Haven, Conn.	Sept., 1873
†Risley, Charles E.	Hartford, Conn.	Sept., 1871
Roberts, Frank B.	Boston, Mass.	Sept., 1866
Robinson, Fred W.	Richmond Corner, Maine.	Sept., 1873
Rock, Fred C.	Hartford, Conn.	Sept., 1870
Sawyer, Charles J.	West Buxton, Maine.	Sept., 1870
Schortmann, Richard.	Broad Brook, Conn.	Sept., 1873
Shaler, Joseph.	Palmer, Mass.	Sept., 1869
*Shippee, John H.	North Foster, R. I.	Sept., 1870
Simmons, Willie.	Lancaster, N. H.	Sept., 1873
Simpson, George A.	Hartford, Conn.	Sept., 1868
Skillin, Frank E.	Portland, Maine.	Sept., 1869

NAME.	RESIDENCE.	ADMISSION.
Skillin, Henry H.	Portland, Maine.	Sept., 1869
Small, Edwin W.	Hartland Four Corners, Vt. .	Sept., 1873
Small, Simeon B.	Hartland Four Corners, Vt. .	Sept., 1873
Smith, Joseph P. E.	Exeter, Maine.	Sept., 1873
Soper, Joseph W.	Lowell, Mass.	Sept., 1868
Spencer, Edwin Lee.	Seymour, Conn.	Sept., 1870
Starrett, Elias A.	Burnham, Maine.	Nov., 1868
*Stevens, William.	Stonington, Conn.	Sept., 1867
*Streeter, Frank.	Northfield, Mass.	Sept., 1869
Strout, George E.	Bangor, Maine.	Sept., 1870
Sullivan, Timothy.	Boston, Mass.	Sept., 1873
Swett, Mitchell.	North Branch, N. H.	Dec., 1873
†Tibbetts, Frank.	Brewer Village, Maine.	Sept., 1872
Tufts, Samuel A.	Malden, Mass.	Sept., 1865
*Twambley, John A.	Kenduskeag, Maine.	Sept., 1870
Verry, Walter S.	Fall River, Mass.	Jan., 1874
Wardman, Samuel.	Ballardvale, Mass.	Sept., 1866
*Waters, Warren L.	Hartford, Conn.	Sept., 1865
Weaver, Jonathan.	South Woodstock, Conn.	Sept., 1866
Weymouth, Edward.	Clinton, Maine.	Sept., 1872
Wheeler, James C.	New York City.	Sept., 1872
White, Willie E.	Goffstown, N. H.	Oct., 1871
Williams, Edwin.	Wells, Maine.	Sept., 1870
Williams, Frank D.	Haverhill, Mass.	Sept., 1873
*Wilson, William S.	Francistown, N. H.	Sept., 1870
Wood, Charles E.	Boston, Mass.	Sept., 1868
Wood, Edgar.	Benton, Maine.	Sept., 1872
Wood, Frank A.	Malden, Mass.	Sept., 1873
Wood, Frederick W.	Boston Mass.	Sept., 1872
Wright, Jed. Bliss.	Highgate, Vt.	Mch., 1871

FEMALES.

NAME.	RESIDENCE.	ADMISSION.
*Adams, Alda M.....	Charlestown, Mass.....	Sept., 1866
Allard, Hattie M.....	St. Johnsbury, Vt.....	Sept., 1871
Ayshers, Mary.....	Hartford, Conn.....	Feb., 1867
Bailey, Lottie L.....	Colchester, Conn.....	Sept., 1871
Balcom, Ida J.....	Shirley Village, Mass.....	Sept., 1872
Barnard, Ada J.....	Lowell, Mass.....	Sept., 1865
Barrett, Nellie E.....	Antrim, N. H.....	Sept., 1868
*Bond, Julia P.....	Hartford, Conn.....	June, 1865
*Boothby, Emily.....	Portland, Maine.....	Oct., 1869
Boothby, Hannah C.....	South Waterboro, Maine...	Oct., 1871
Bosworth, Mary L.....	Eastford, Conn.....	Sept., 1870
Boynton, Edith A.....	Enfield, Mass.....	Sept., 1869
Briggs, Cordelia F.....	East Auburn, Maine.....	Dec., 1873
Brown, Mary E.....	Kensington, N. H.....	Sept., 1868
*Carey, Mary.....	Boston, Mass.....	Sept., 1863
Chaffin, Abbie L.....	Worcester, Mass.....	Sept., 1865
Chapman, Nellie F.....	McLains Mills, Maine.....	Sept., 1869
Coggins, Bridget.....	Lowell, Mass.....	Sept., 1868
Cole, Lizzie M.....	Concord, N. H.....	Sept., 1867
*Daley, Nancy J.....	Chester, Conn.....	Sept., 1865
Derham, Margaret.....	New Britain, Conn.....	Sept., 1873
*Dube, Adeline.....	Orono, Maine.....	Sept., 1866
*Dunnell, Marilla.....	Buxton Centre, Maine.....	Sept., 1866
*Emerson, Gertrude.....	Danby, Vt.....	May, 1864
Fahy, Honora.....	Pittsfield, Mass.....	Sept., 1869
*Fenner, Ida A.....	Oneco, Conn.....	Sept., 1870
Fletcher, Katie M.....	North Haverhill, N. H....	Sept., 1873
French, Martha A.....	Tewksbury, Mass.....	Sept., 1870
Frost, Harriet E....	Veazie, Maine.....	Sep.'65 & '72
Fuller, Aurelia N.....	East Hampton, Conn.....	Sept., 1871
Gillem, Jennie J.....	Benicia, Cal.....	Sept., 1870
Guiott, Margaret.....	Wallingford, Conn.....	Sept., 1873
Handy, Ellen W.....	South Wareham, Mass....	Oct., 1872
Hanson, Mary S.....	Searsport, Maine.....	Oct., 1870

NAME.	RESIDENCE.	ADMISSION.
Harper, Sarah.....	New London, Conn.....	Sept., 1867
Hawley, Mary J.....	Leverett, Mass.....	Sept., 1870
Hawley, Sarah.....	Leverett, Mass.....	Sept., 1869
Hodgman, Mary.....	Thorndike, Maine.....	Sept., 1868
Holden, Emma E.....	Brattleboro, Vt.....	Sept., 1872
Hopkins, Melissa E.....	North Whitefield, Maine.....	Sept., 1872
Horton, Emma J.....	Hartford, Conn.....	Sept., 1872
Hull, Ida.....	Plainville, Conn.....	Sept., 1864
Hull, Lovina.....	Plainville, Conn.....	Sept., 1873
Hunter, Estella.....	Clinton, Maine.....	Sept., 1873
Jackson, Martha A.....	Stowe, Vt.....	Sept., 1869
Johnson, Fanny L.....	Jewett City, Conn.....	Sept., 1871
Johnson, Linna.....	Brownfield, Maine.....	Sept., 1870
Ladd, Flora B.....	East Newark, Vt.....	Sept., 1870
*Lee, Mary J.....	East Longmeadow, Mass.....	Sept., 1864
Leonard, Annie.....	Shoreham, Vt.....	Sept., 1868
*Littlefield, Elizabeth.....	Kennebunk, Maine.....	Sept., 1868
Lockwood, Nancy.....	Stamford, Conn.....	Sept., 1868
Loomis, Georgie A.....	Bridgeport, Conn.....	Sept., 1873
Lovejoy, Hattie M.....	Augusta, Maine.....	Sept., 1873
Lovejoy, Lydia A.....	Augusta, Maine.....	Sept., 1867
Lummis, Delia A.....	Chaplin, Conn.....	Sept., 1866
Marr, Hannah J.....	North Washington, Maine.....	Sept., 1869
Marshall, Mary E.....	Stowe, Vt.....	Sept., 1869
Mason, Flora.....	Veazie, Maine.....	Sep.'65 & '70
Mayberry, Clara E.....	Webb's Mills, Maine.....	Nov., 1870
Mayberry, Cora E.....	Webb's Mills, Maine.....	Nov., 1870
McCann, Margaret.....	Waterbury, Conn.....	Sept., 1870
*Meacham, Morcellia.....	Chester, Mass.....	Sept., 1866
Megel, Catharine L.....	Swampscott, Mass.....	Sept., 1871
Mooers, Henrietta.....	Milo, Maine.....	Sept., 1870
Murphy, Helena.....	Charlestown, Mass.....	Sept., 1873
Nicholas, Ida.....	Olneyville, R. I.....	Sept., 1873
Norcross, Florence M.....	Jacksonville, Vt.....	Sept., 1872
*O'Brien, Bridget...	Portland, Maine.....	Dec., 1868
O'Hearn, Eliza.....	Tewksbury, Mass.....	Sept., 1864
Parsons, Julia.....	Gloucester, Mass.....	Sept., 1868
Parkman, Effie M.....	Garland, Maine.....	Sept., 1873
Partridge, Sarah.....	South Meriden, Conn.....	Sept., 1868

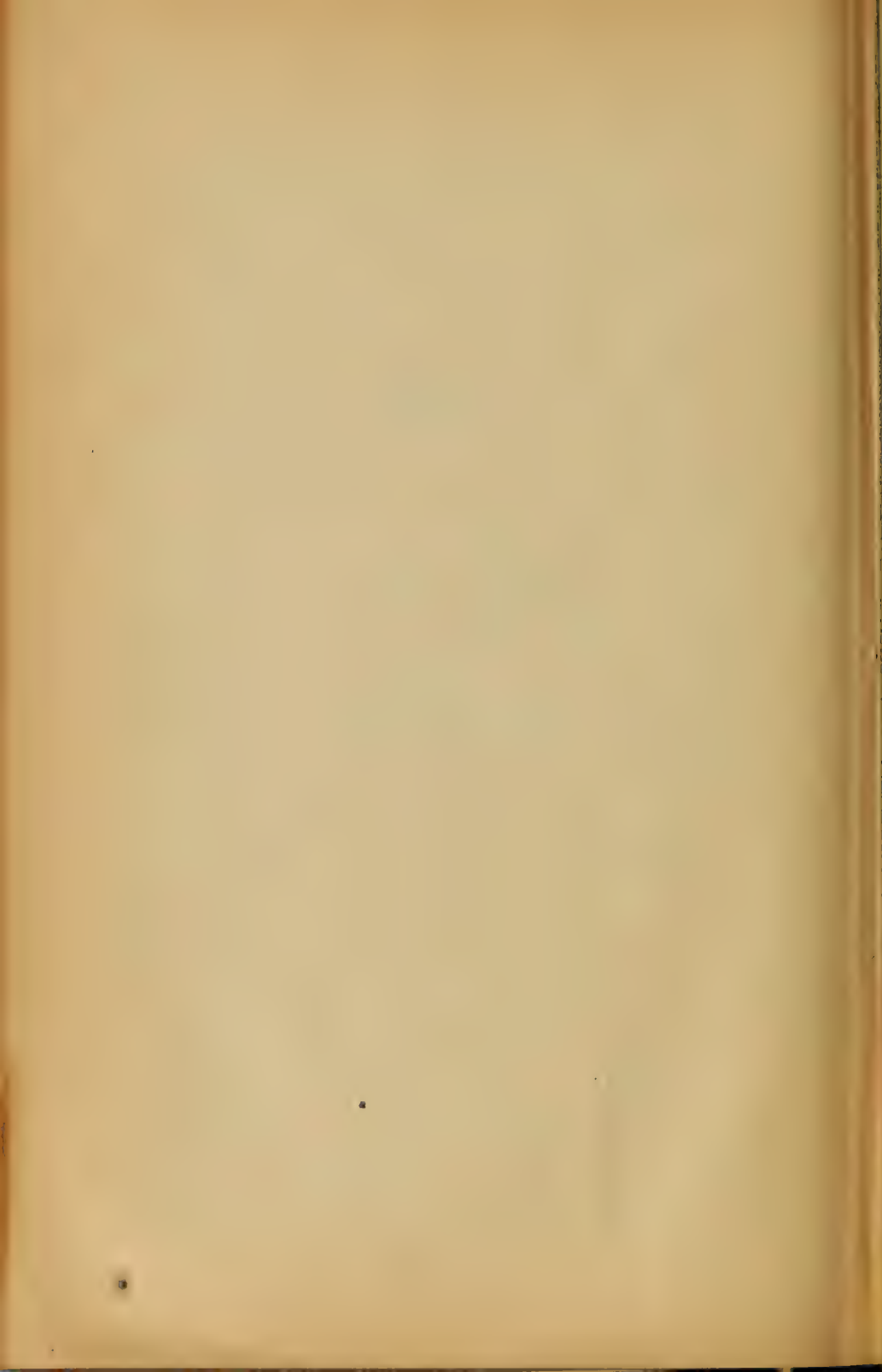
NAME.	RESIDENCE.	ADMISSION.
*Piper, Oriana A	Thomaston, Maine	Sept., 1872
Proctor, Emma J	West Gloucester, Maine	Sept., 1866
Quinn, Katie	Barton, Vt.	Sept., 1868
Quinn, Mary	Williamstown, Mass	Sept., 1869
Reekie, Ellen B	Clinton, Mass	Sept., 1868
Reekie, Margaret	Clinton, Mass	Sept., 1870
Richardson, Amelia	Mansfield, Mass	Oct , 1866
Robbins, Olive J	North Haven, Maine	Sept., 1869
Russell, Elizabeth	Lovell Centre, Maine	Sept., 1869
Russell, Marybell	Brewer Village, Maine	Oct., 1870
*Sanborn, Hester E	East Wilton, Maine	Sept., 1867
*Sargent, Lizzie M	Concord, N. H	Sept., 1867
Schortmann, Pauline	Broad Brook, Conn	Sept., 1873
Seeley, Minnie B	Houlton, Maine	Sept., 1873
Skiff, Alice M	North Tisbury, Mass	Sept., 1873
Smith, Mary J	East Hartford, Conn	Sept., 1865
Spear, Annie A	Belfast, Maine	Sept., 1873
Stevens, Lizzie A	Gardner, Mass	Sept., 1868
Stevens, Mary A	Gloucester, Mass	Sept., 1867
Stuart, Nellie F	Rockport, Mass	Sept., 1871
Sullivan, Johanna	Fall River, Mass	Sept., 1873
Swett, Charlotte E	North Branch, N. H	Sept., 1872
*Taft, Marion L	Worcester, Mass	Sept., 1864
*Talcott, Lillia M	Bolton, Conn	Oct , 1866
Tilton, Emma J	Cheshire, Mass	Sept., 1869
Torrey, Lizzie W	Deer Isle, Maine	Sept., 1872
Treat, Bertha H	Frankfort, Maine	Oct., 1868
Walsh, Kate	Norwich, Conn	Sept., 1868
Ward, Mary J	Hartford, Conn	Sept., 1872
Wardmann, Susanna	Ballardvale, Mass	Sept., 1869
Westgate, Mary A	Fall River, Mass	Sept., 1872
†White, Mary B	Norton, Mass	Sept , 1869
†Whiting, Flora E	Lovell Centre, Maine	Sept., 1869
Whitney, Hattie M	Gray, Maine	Sept., 1867
Wilson, Hattie E	Easton, Conn	Sept., 1869
*Wing, Nancy A	Wayne, Maine	Sept., 1867
*Woolson, Annie K	Hopkinton, Mass	Sept., 1869

*Not present May 1, 1874.

†Died.

SUMMARY.

				MALES.	FEMALES.	TOTAL.
Supported by Maine,	-	-	-	33	34	67
“ New Hampshire,	-	-	-	20	6	26
“ Vermont,	-	-	-	14	9	23
“ Massachusetts,	-	-	-	55	32	87
“ Rhode Island,	-	-	-	9	1	10
“ Connecticut,	-	-	-	38	25	63
“ Friends,	-	-	-	-	-	8
<hr/>						
Whole number in attendance within the year,	-	-	-	-	-	284
Greatest number at any one time,	-	-	-	-	-	230
Average attendance during the year,	-	-	-	-	-	227



TERMS OF ADMISSION.

I. The Asylum will provide for each pupil board, lodging, and washing, the continual superintendence of health, conduct, manners and morals, fuel, lights, stationery, and other incidental expenses of the school room, for which, including TURRION, there will be an annual charge of one hundred and seventy-five dollars.

II. In case of sickness the necessary extra charge will be made.

III. No deduction from the above charge will be made on account of vacation or absence, except in case of sickness.

IV. Payments are always to be made six months in advance, for the punctual fulfillment of which a satisfactory bond will be required.

V. Each person applying for admission must be between the ages of eight and TWENTY-FIVE years; must be of a good natural intellect, capable of forming and joining letters with a pen legibly and correctly, free from any immoralities of conduct and from any contagious disease.

Application for the benefit of the legislative appropriations in the states of Maine and New Hampshire should be made to the Secretaries of those States respectively—in Massachusetts to the Secretary of the Board of Education—in each case stating the name and age of the proposed beneficiary, and the circumstances of his parents or guardian. Applications as above in Vermont, Rhode Island, and Connecticut respectively, should be made to His Excellency the Governor of the State. In all cases a certificate from two or more of the selectmen, magistrates, or other respectable inhabitants of the township or place to which the applicant belongs should accompany the application.

Those applying for the admission of *paying pupils* may address their letters to the Principal of the Asylum, and on all letters from him respecting the pupils postage will be charged.



The time for admitting pupils is the *second Wednesday of September*, and at no other time in the year. Punctuality in this respect is very important, as it cannot be expected that the progress of a whole class should be retarded on account of a pupil who joins it after its formation. Such a pupil must suffer the inconvenience and the loss.

It is earnestly recommended to the friends of the deaf and dumb to have them taught to write a fair and legible hand before they come to the Asylum. This can easily be done, and it prepares them to make greater and more rapid improvement.

When a pupil is sent to the Asylum, unless accompanied by a parent or some friend who can give the necessary information concerning him, he should bring a written statement embracing specifically the following particulars:

1. The name in full.
2. Post office address and correspondent.
3. Day, month, and year of birth.
4. Cause of deafness.
5. Name of the parents.
6. Names of the children in the order of their age.
7. Were the parents related before marriage? If so, how?
8. Has the pupil deaf mute relatives? If so, what?

The pupil should be *well clothed*—that is, he should have both summer and winter clothing enough to last one year, and be furnished with a list of the various articles, each of which should be marked. A small sum of money—not less than five dollars—should also be deposited with the Steward of the Asylum, for the personal expense of the pupil not otherwise provided for.

Packages of clothing or boxes sent by express will reach the pupils safely.  *The express charges should in all cases be prepaid.* 

Careful attention to these suggestions is quite important.

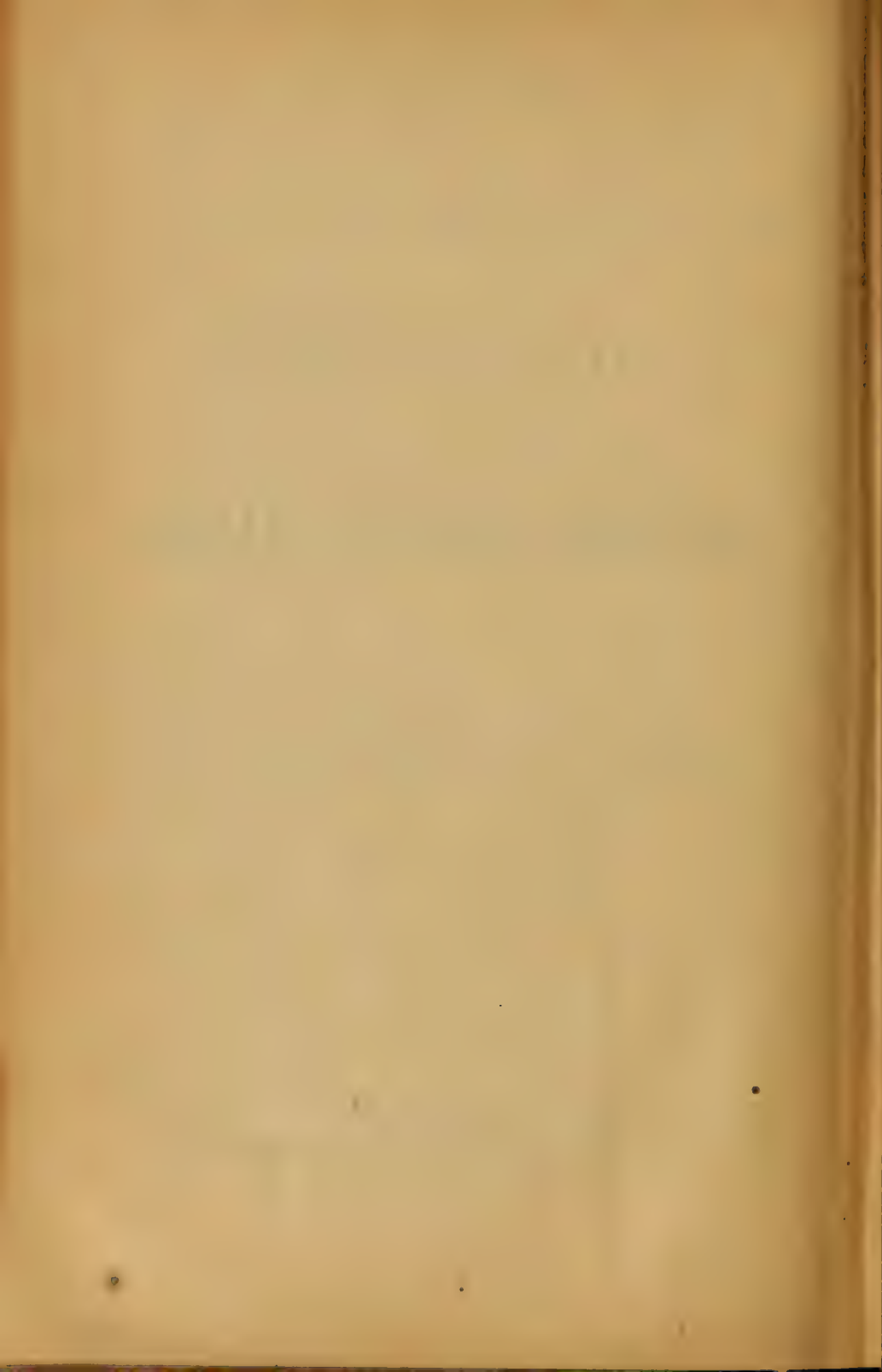
There is but one vacation in the year. It begins on the last Wednesday of June, and closes on the second Wednesday of September. It is expected that the pupils will spend the vacation at home. This arrangement is as desirable for the benefit of the pupils, who need the recreation and change of scene, as for the convenience of the Institution, thus affording opportunity for the necessary painting, cleansing, etc. The present facilities for travel enable most of the pupils to reach home on the evening of the day they leave Hartford. Every pupil is expected to return punctually at the opening of school on the second Wednesday of September.

On the day of the commencement of the *vacation* an officer of the Asylum will accompany such pupils as are to travel on the railroads between Hartford and Boston, taking care of them and their baggage, on condition that their friends will make timely provision for their expenses on the way, and engage to meet and receive them immediately on the arrival of the *early* train at various points on the route previously agreed on and at the station of the Boston and Worcester railroad in Boston. A similar arrangement is made on the Connecticut River railroad as far as to White River Junction. No person will be sent from the Asylum to accompany the pupils on their return, but if their fare is paid and their trunks checked to Hartford it will be safe to send them in charge of the conductor.

REPORT
OF THE
CONNECTICUT
SOLDIERS' ORPHANS' HOME.

Made to the General Assembly, May Session, 1874.

HARTFORD:
PRESS OF THE CASE, LOCKWOOD & BRAINARD CO.
1874.



OFFICERS OF THE HOME.

PRESIDENT.

HIS EXCELLENCY CHARLES R. INGERSOLL.

VICE-PRESIDENTS.

EX. GOV. J. E. ENGLISH,
HON. ELISHA CARPENTER,
HON. WM. A. BUCKINGHAM,
REV. G. W. BREWSTER,
HON. ROBBINS BATTELL,
HON. ROGER AVERILL,
REV. JOSEPH CUMMINGS,
HON. E. H. HYDE.

SECRETARY.

T. S. GOLD.

TREASURER.

DAVID CLARK.

EXECUTIVE COMMITTEE.

T. S. GOLD,
H. L. STEWART,
DAVID CLARK,
HENRY P. HAVEN,
D. W. HUNTINGTON.

AUDITORS.

HON. E. H. HYDE,
HON. ROGER AVERILL.

SUPERINTENDENT.

A. H. COE.

State of Connecticut.

REPORT.

To the General Assembly of the State of Connecticut.

I have the honor to present to you the Annual Report of the Connecticut Soldiers' Orphans' Home.

An extract from the Report of the Treasurer, David Clark, Esq., will inform you of its financial condition, and a summary of the report of the retiring Superintendent will convey a knowledge of the work of the Home for the past year.

Mr. Clark says :

“ At the close of the last Fiscal year the Treasury was a balance, neither debit or credit existing. Whole amount received from all sources during the past year is \$4,651.41
Whole amount of disbursements, \$4,646.60

Balance in the Treasury, \$4.81

So far as I am advised there are no outstanding claims against the Home. The whole amount expended at the Home from its establishment in August, 1866, to the 15th of April last, 7 8-12 years, approximated \$51,927.93

Receipts were as follows :

A special appropriation by the Legislature to build an addition to the Home, build stables and sheds, also the introduction of water, and other purposes, \$6,000.00

Received from the State for the support of Soldiers' Orphans, the weekly stipend, 14,241.88

From support of others than Soldiers' Orphans, 1,500.00

Contributions from the schools of the State, 3,750.00

Charities from Sunday Schools, Churches, individuals, &c., 26,436.05

\$51,927.93

It is not claimed that the foregoing statement is strictly accurate, but it is as nearly so as can be ascertained from the treasurer's book of accounts.

Thus it will be observed that a majority of the expense required for the support of the Soldiers' Orphans has been given by charitable institutions, and individuals, showing that the care and happiness of the children of those noble men who sacrificed their lives in the defence of our country in the hour of peril, have a strong hold on our sympathy and claims for support, which have been responded to most cheerfully."

In this report Mr. Clark resigns the Treasurership, reporting the work of the Home as finished; but, as the election of officers was deferred till an adjourned meeting, his name appears in the official list.

The superintendent and matron, Mr. and Mrs. Carpenter, who have been so long in charge of the Home, and who have labored so faithfully in the discharge of their arduous duties, retired on the 15th of April, and were succeeded in the care of the Home by Mr. and Mrs. A. H. Coe. Mr. Carpenter has presented the report for the year, reviewing the work for that period.

He says: "The whole number received into the Home since the opening in August, 1866, 149.

Number June 1st, 1873,	41
Since received,	8
	<hr/>
Whole number during the year,	49
Returned to friends or placed out,	41
Number remaining in the Home,	8
	<hr/>
	49

Of the received, one was from Berlin, two from Meriden, three from Hartford, one from Mansfield, and one from Branford.

Children in the Home now entitled to State aid,	2 •
Children whose friends pay \$8 per month,	4
Town of Manchester pays \$1.50 per week for	1 "

Here follow details of the produce of the farm, the cash contributions of schools and individuals, and the gifts of

clothing, provisions, and other necessities, and schedule of expenditures. In reviewing the work for the year, he says, of the school which has been under the care of Miss Conant: "The standing and progress of the school has been fully equal to that of any former year. Many of the children have become quite proficient in the ordinary branches taught in the school, which will enable them to enter understandingly upon common business pursuits. We record this part of our work with special satisfaction, believing that many will be greatly benefited by what they have learned in the Connecticut Soldiers' Orphans' Home." This Report concludes thus: "The regret at the necessity of parting is softened by the remembrance of those friendly relations which have always existed and which remain unbroken to the present time. To every member of your Board I am heavily indebted for kind consideration, encouragement, and friendly counsel and know not how to express my obligations."

THE OBJECT AND RESULTS.

The second section of the Charter granted in 1864 determines the aim as follows: "The object of this corporation shall be to provide a home, support, and education for the orphans or destitute children of Connecticut soldiers and other citizens of the State."

In pursuance of this plan the Corporators met and accepted the charter, Feb. 28th, 1865. At an adjourned meeting, held in Hartford, May 17th, officers were chosen, and plans were adopted for carrying out the object of the charter. Rev. E. B. Huntington was appointed agent to collect information in regard to the wants of neglected children and to solicit funds for their support. At the next annual meeting held in New Haven, May 23d, 1866, the agent reported, that there were "over four hundred children, many of them soldiers' orphans, in the towns' poor houses in the State." As some funds had been collected and pledged it was then *Resolved*, "That the Executive Committee be authorized to proceed in the spirit of the charter, to establish a Home for the destitute children of the State." The Executive Committee considered the claims

of various locations and accepted a gift of a splendid building site of about twenty acres on Prospect Hill, in Cromwell. At this crisis Mr. Edwin Whitney of Mansfield, who had nearly completed a fine large building for a boys' school, offered this building with the farm of fifty acres, all valued at \$12,000 or \$15,000, as a gift to the Home. This magnificent gift was gladly accepted; in August children were placed in the family of Mr. Whitney; and in October, 1866, they removed into the new building, with Mr. Whitney as Superintendent; and November 21st, 1866, the Home was formally inaugurated with appropriate exercises. At this time there were thirty children in the Home. Mr. Whitney died, August 26th, 1867, in the middle of his work, after a brief illness. Mr. Whitney was a rare man. His gift was from no sudden impulse, but a serious, prayerful consecration of all his worldly goods to the work of the Master.

On the 14th of June, 1869, a large concourse of people from Mansfield and the adjoining towns, with more than two hundred members of the Legislature and other prominent citizens from a distance, met in the cemetery at Mansfield, to dedicate a monument to his memory.

General Hawley, in his address on this occasion, said: "This column to the memory of our friend has a value, not to be appraised, in teaching the young for many generations how pure, unselfish, and altogether beautiful, a soul grew up on these hillsides." Upon the death of Mr. Whitney the directors were able, happily, to secure the services of Mr. and Mrs. Carpenter as Superintendent and Matron of the Home. Mr. Carpenter remained in charge till the 15th of last April, when he retired from the work. It is impossible to convey by language an idea of the faithful devotion of our retiring Superintendent and Matron. The work has been arduous and it has been well done. Mr. A. H. Coe was placed in charge of the Home, when Mr. Carpenter left, and now occupies the position of Superintendent.

In July, 1868, Rev. Charles L. Ayer took the place of Mr. Huntington as agent, till August, 1869, since which time all services for soliciting funds have been gratuitous. Medical

services have been furnished without charge by the physicians of Mansfield, and the Directors thank them and the citizens of Mansfield generally for their sympathy and aid in the work.

Has the Home reasonably fulfilled, thus far, the designs of its founders? The plan of the Home to give education and support to the destitute children of soldiers, was formed and the charter obtained in advance of any known similar movement in any other state. United with this was the plan of aiding other destitute children and thus transmitting the Home to posterity as a memento of these times, a monument more useful and more honorable to the memory of our fallen heroes, than carved granite or marble. We review with great satisfaction the first part of our work accomplished. The Soldiers' Orphans have had a Home. They have been kindly cared for, and carefully trained to fit them for the responsibilities of citizens. It remains for us to continue strong in the charitable work in which we have found so much satisfaction, the gratification of doing good. That such an institution is needed—notwithstanding the noble asylums for orphans in our chief cities, the investigations of our agent have abundantly proved, even in this enlightened age of Christian effort, numbers of children are now in our towns' poor houses, leading a life of misery, with little happiness now, and only a miserable prospect in the future. The senseless stare and unmeaning jargon of the imbecile; the complainings of the unfortunate whose excesses and vices have broken them down, enemies to all that is good and pure, who delight in iniquity rather than truth, these are the influences to which those children are exposed. Is this wise statesmanship to allow this tutelage in vice and crime? Is it true Christian philanthropy thus to overlook these heathen of our own household? We want to be imbued with that "great love of God in Jesus Christ, who hates sin, but rescues the sinner," and then our duty to these miserable ones, who, sometimes degraded and vicious, suffer from no fault of their own, will be clear, and we shall faithfully perform it. As a natural result the Soldiers' Orphans have mostly out-grown the need of our aid.

But three of this class, and one of them a lame boy over fourteen years old, and consequently not entitled to the State stipend, are now in the Home, and the question is urged upon us, whether we shall carry out the original design, as contemplated in the charter, and in accordance with which Mr. Whitney made his gift? We have always had some children who were not entitled to State aid as soldiers' orphans, yet we have not hitherto sought out this class.

We are permitted to report our work of caring for Soldier's Orphans, virtually terminated. The necessities and the wants of other destitute children in all their loneliness are just as great, and we hope for as much good in rescuing them and enabling them to become good citizens, (and what chance have they now in a *poor house*?) as in the case of Soldiers' Orphans. And why do we hesitate to announce that we go on with our work? Why do we not inform those who have these children in charge, that we are ready to receive them for a small compensation, and thus give them the advantage of their birthright, which in a Christian land, means comfortable food and clothing, and a Christian education, a preparation to take care of themselves, and add by their services to the wealth and power of their country?

The question is not of the importance of the work or its necessity, but merely a question of material support. How are funds to be secured to pay expenses? We have accommodations for sixty children, and from the experience of the past we can say that with such assistance as the sewing circles furnish in clothing, we can feed, clothe, and educate fifty children, for about five thousand dollars per year, or about \$100 per child; with a small number of course the average expense is greater. We trust that the Christian people of Connecticut are too true, are too zealous in good works, to say to us "to close the doors of the Home," to say "We will not open our hands to save those whom our Master especially blessed." The selectmen of towns generally are unwilling to pay \$100 per year for the care of a child, yet even in a pecuniary view, for the sake of the towns, it would be good economy, for in a very short time we can find a place for

every proper child, where it will be under good family influence; thus leaving out of view the good of the children, the adoption of this plan would benefit the towns. But the reliance must be upon those whose hearts are warm with the love of God and love of their fellow men, to see that these cases are attended to, and to supplement the amount paid by towns with their private benefactions. This is not a new and untried charity. It is already known by its fruits, the economy of its management challenges comparison with any other means of doing good. The plan has the cordial approbation of many of our best citizens, men in whose judgment we confide and upon whom we can rely for material aid, yet the sense of duty done, of obligations paid to the orphans of our soldiers, will cut off some of our charities as well as the State stipends, and we need the support in our work which is to be derived from liberal contributions from those who are blessed with this world's goods, as well as the encouragement from the kindly recognition and prayers of those who aid us.

Inquires may be addressed, or contributions in aid of the cause may be sent to A. H. Coe, Superintendent at Mansfield, or to the Secretary at West Cornwall. The annual meeting held June 3d, was adjourned till June 30th, when the question will come up for decision, Shall the Home be maintained? The Directors solicit the counsel of their fellow citizens, but confidently believe that when the work and wants of the Home are known it will be sustained.

Most respectfully submitted,

T. S. GOLD, *Secretary*
Of Connecticut Soldiers' Orphans' Home.

WEST CORNWALL, June 5th, 1874.



NINTH
ANNUAL REPORT
OF THE
SHEFFIELD SCIENTIFIC SCHOOL
OF
YALE COLLEGE.
1873-74.

PRINTED BY ORDER OF THE GENERAL ASSEMBLY.

NEW HAVEN:
TUTTLE, MOREHOUSE & TAYLOR, PRINTERS.
1874.

REPORT OF THE STATE BOARD OF VISITORS.

To the General Assembly of the State of Connecticut :

THE State Board of Visitors of the Sheffield Scientific School respectfully report that they have visited that institution during the past year, as required by their duties.

They have found the School in a high state of efficiency, its number of scholars never larger, its corps of able instructors zealous and faithful, and fully determined to keep it the leading school of science in the country, a position which it is now generally conceded to hold.

But its condition is so fully set forth in the accompanying report of the Governing Board, that a detailed statement of its affairs here would be superfluous. It is fully carrying out the noble design of its founders and benefactors, and contributes in large measure to the intellectual culture of our State.

In behalf of the Board,

CHARLES R. INGERSOLL,

Chairman.

BIRDSEY G. NORTHROP,

Secretary of the State Board of Education.

NEW HAVEN, May, 1874.

ANNUAL STATEMENT

OF THE

GOVERNING BOARD.

IN presenting their Ninth Annual Report the Governing Board are again enabled to bear witness to the increasing prosperity of the Sheffield Scientific School, and to express their gratification at the appreciation and favor which it still continues to receive from the public. While the past year has not been marked by any eventful changes, much of the interior working of the school has undergone thorough and careful revision. The increased accommodations presented by the new building not only enabled the Governing Board to carry on, for the first time in many years, the instruction entirely upon their own ground, but to furnish facilities for study and investigation which could not previously be afforded. In particular, the course in drawing has now been organized on a scale commensurate with its great importance; the laboratories for the study of chemistry and determinative mineralogy have been nearly doubled in size; and an entire reorganization of one of the special courses has been made and will go into effect during the coming year. A description of the changes which have been effected and the events which have taken place will be given in detail, beginning with the formal opening of the new building.

OPENING OF NORTH SHEFFIELD HALL.

The new building, a description of which can be found in the last Annual Statement, was formally opened on the afternoon of Wednesday, June 4, 1873. The General Assembly of the State, then sitting at Hartford, adjourned for the purpose of attending the exercises. At three o'clock the invited guests, consisting of the State officers, the members of both branches of the Legislature, the members of the Corporation and of the various faculties of Yale College, and numerous citizens, friends of the school, assembled in the lecture room of the new building. The platform

was occupied by President Porter, ex-President Woolsey, Governor Ingersoll, ex-Governor Jewell, minister to Russia, ex-Governor Hawley, ex-Governor Buckingham, and Professor Brush. An abstract of the speeches delivered upon the occasion is here given. Professor Brush, as executive officer of the School, made, in behalf of the Governing Board, the formal address of welcome to those present, and in behalf of Mr. SHEFFIELD the formal presentation of the building to President Porter as the representative of the University, as follows :

The Governing Board of the Sheffield Scientific School feel honored to welcome his Excellency, the Chief Magistrate of the State, and other State officers, the members of the General Assembly, the President and Fellows of Yale College, and the several faculties of the University, together with other friends from far and near, to enjoy with them the opening of a new building—the gift of our munificent patron, Mr. JOSEPH E. SHEFFIELD.

The growth of the Scientific School in the number of students, and the increase of apparatus and collections, made it necessary, three years ago, to colonize the department of Mechanical Engineering, and through the courtesy of the director of the Yale School of the Fine Arts, Prof. Weir, we were generously accorded quarters for this purpose in the basement of the Street Art Building. The Laboratory of Zoölogy was likewise located off our grounds in the basement of the old Trumbull Gallery, and Botany had no foothold except in the professor's private residence. At this time we were sorely pressed for means to keep together our band of instructors, and, although our faith never wavered in regard to the ultimate success of the school, we did not dare give expression to the fears we then entertained that the growth of the institution in the immediate future would require accommodations which we should be unable to furnish.

Very soon, almost coincident with this, however, our generous friend, appreciating the situation, without a suggestion save the promptings of his own noble heart, quietly, as is his wont, informed us that he had deeded to the school the lot of land where this building now stands, and that it was his purpose at an early day to erect thereon a suitable building.

Mr. Sheffield gave no instructions in regard to the building, other than that it should be well adapted for the use of the institution. A committee was appointed, and to it he entrusted the character of the design, the making of the contracts, and the entire furnishing and fitting up of the interior of the building. The members of the committee have given the building their constant attention, and they believe that you will all recognize how greatly they have been indebted to the skill and taste of the architect, Mr. Cady of New York, and to the conscientious fidelity of the contractors, Messrs. Perkins & Chatfield, and Mr. Charles Thomp-

son, of this city, in every detail of construction. We consider ourselves very fortunate in having had such disinterested men associated with us.

The building contains this lecture room and four recitation rooms on the first floor; two large rooms, temporarily used as drawing rooms, in the basement; a lecture room and laboratory for Physics, and drawing, model and recitation rooms for Civil Engineering, on the second floor; a laboratory for Zoölogy and also another for Botany, and drawing, model and recitation rooms for Mechanical Engineering, and private studies for professors, on the third floor; and in the attic, or fourth story, a large drawing room for the Freshman class, and dormitories for assistants.

With this brief statement of facts, I now, sir, as the representative of the Building Committee, and through them of Mr. Sheffield, tender to you, the President of our University, the use of this land and building for the purposes of the Sheffield Scientific School, and, representing the Governing Board, I ask that this building may be known as NORTH SHEFFIELD HALL.

The gift of the building was acknowledged by President Porter in a speech, of which the following summary is given :

Next to the blessing of giving is the satisfaction of receiving. It is with great satisfaction that I acknowledge, in the name of the college, the generous gift of Mr. Sheffield. I will not speak of its many excellencies, for it has spoken for itself to all who have seen it. I think I can safely say that it is without a rival in the country. Much honor is due to the architect, much to the committee, and much to the builders, who have conscientiously and faithfully performed their parts. There is wrought in this building more than is seen. It stands as a testimonial of the value of the school itself, since it shows in every part what science can do for the convenience of man. It is valuable also for the sake of the giver. We are pleased to receive benefits which show that those who have passed away have thought for the welfare of those who were to come after them. We are doubly pleased when we take gifts warm from the hand of the living giver, especially when, as in this case, it crowns a long series of benefactions. I regret that his sensitive modesty has kept him away from this gathering, so that he cannot see how deeply we appreciate his generosity. It has been given to many to aid institutions of learning, but it has been given to none to meet the opportunity so generously, so modestly, and so perseveringly. The President then spoke of the wonderful growth of the school, from the time when it was struggling for existence in its old wooden house on the college green, following it up through its course until Mr. Sheffield became connected with it, and met its successive wants. He honored the noble man who had been spared to see this day. It was not for any want of interest in these exercises that he was absent. The President then referred to the presence of a great portion of

the Legislature. He was glad that they were present to see the good fruits of their help for the past ten years. He thought that the State had received as much as it had given. He was glad to be able, in the presence of the faculties of the university, to express in their name the fraternal feeling and kindly interest which was felt by each and all for every department. There is no jealousy between the old and the new educations. The old has much to learn from the new, and I do not doubt that the new will take from the old that which it has to give. I am delighted that the realism of science and of practical life has been brought into connection with the memories of history. In the presence of all these faculties, I hail and rejoice in the prosperity of the school.

At the conclusion of his address, President Porter called upon Governor Ingersoll. The Governor said:

Mr. President—It is particularly pleasant for me that I appear here not only as an inhabitant of the State of Connecticut, but also as a townsman and a graduate of the institution with which you are connected. To-day marks an epoch in the life of the school. You are right in saying that there is no jealousy between the old and the new. This benefaction is but a repetition of the benefaction of that other great merchant who founded Yale College. But in the seventeenth century through a study of the dead languages lay the only path to knowledge. Learned men then lived for the most part in the clouds. But in course of time the fire was brought from the heavens down to the earth, and now any one who thoroughly understands his own tongue is able to master nearly every branch of knowledge. From this institution the State has derived especial advantage. We used to hear much about the pauper labor of Europe and the impossibility of competing with it. We do not hear this now, for it is widely known that it is not pauper labor we have to fear, but skilled labor—the work of the brain. This change in general feeling must be attended with great material advantage to the State, and it has been produced by the influence of this institution and institutions like this. I have already detained you too long, but I must not stop without a word of tribute to the man to whose munificence and foresight we owe this building. We know of him, as fellow townsmen, in a way I hardly dare to trust the dictates of my heart to speak of. We remember how he came to this city as a retired man of business. Since that time his life has been marked, not by years, but by great and splendid gifts to this city, and for these, and in connection with these, his name will live as long as history.

At the conclusion of Governor Ingersoll's address, President Porter remarked that in 1846 Dr. Woolsey was chosen President of Yale College, and at the same time the department of Philosophy and the Arts was organized with two professorships; and out

of this small beginning had grown the Sheffield Scientific School. He called upon Dr. Woolsey, who spoke as follows:

If testimony and recollection of what took place from the beginning is required, then I am, perhaps, the fittest person to speak of these things, for I was present, so to speak, at the birth of this school. But after what has been said I do not think it necessary to add any testimony in regard to the school in its struggling infancy. But there is another point in regard to which I wish to give emphatic testimony. I have been thoroughly acquainted with the energetic efforts of the professors for its advancement. From the first they have struggled against probabilities. They have worked by faith. They have aimed to have a school, sink or swim, worthy of the science of this country. During all these twenty-six or twenty-seven years their constant aim has been to raise the standard of admission, to increase the excellence of the course of instruction, to raise the standard of the examinations for degrees, and in fact to raise the standard of the school in every particular. As a result, I think that there is, confessedly, no other school of this character, in this country, which is on a level with this. Two elements are necessary to the constitution of any public place of learning—the spiritual and the corporeal. By the latter I mean the places of instruction, the apparatus, the books, and all that is necessary for conveying instruction to the student. In early times the corporeal was of little value on account of the prevalence of the simple lecturing system, as at Bologna. Professors had lecture rooms at their own houses, and gave lectures and took fees. Now, what can we do without books, apparatus and other conveniences for helping the understanding of the student? But notwithstanding the importance of conveniences, the great thing is the spirit—the ability, energy and self-sacrificing devotion to science of the professors. I have watched the efforts of the professors to make this school worthy of the country and the nineteenth century, and I would give equal honor to their devotion and to the munificence of the giver.

At the conclusion of Dr. Woolsey's address, President Porter said the audience had often enjoyed Governor Jewell's finished use of the English language, and in consideration of the fact that he was soon going where he would not have much chance to use his mother tongue, he called upon him to take advantage of this opportunity. Governor Jewell said:

I think that I and other outsiders appreciate more fully the value of this institution than do those who have graduated from it; and the proof of this lies in the fact that many of the most munificent gifts to the college have come from those who did not in youth enjoy its benefits. Coming, as I do, directly in contact with labor, I see that the great problem of labor and

capital must be solved by increasing the productive power of the latter; and it is by the agency of institutions like this that this productive power is most rapidly and surely developed. It gives me pleasure to bear witness also to the spirit which the managers of this school have invariably exhibited ever since I have been acquainted with it. It was to me at first a novelty and surprise. I well recollect the first time I met with my associates as a member of the Yale corporation. I had been in many corporations, and was thoroughly acquainted with them and the nature of their proceedings. But those were business corporations, and at their meetings I had been accustomed to many applications for increase of salary. In fact, such applications were the most common thing in the world. But now I was in a different atmosphere. I was astonished at that meeting to see eight or ten applications from professors of this school praying, not that their salaries—little enough at best—might be increased, but that they might be decreased, in order that the money thus saved might be employed to render more efficient the instruction here given. I thought the good time coming of which we have so often heard was the good time come; and I saw in that one act of devotion and self-sacrifice the proof of that spirit which has placed this institution at the head of the Scientific schools of this country, and which I feel confident will continue to keep it in that position.

At the conclusion of Minister Jewell's address, the President introduced ex-Governor Joseph R. Hawley, who said :

I am only repeating what is always said on such an occasion, when I say I am glad to be here. But it is true; and the great reason why I rejoice is that I see that rich men are beginning to find out what to do with their money. If any man will take a look at my friend General Walker's statistics, showing plainly the prevalence of ignorance in the country, he will see the need of education. If he then looks to see what has been done, he finds that the two greatest institutions of learning, Yale and Harvard, worth perhaps \$3,000,000 each, have been struggling along for years, and keeping alive only through the efforts of the self-sacrificing men who compose their faculties. He then takes a look at the New York Central Railroad with its capital of \$100,000,000. How much would the cost of a single man-of-war benefit one of these institutions, and have an influence forever, while the ship would soon rot away? He looks around on manufacturing enterprises, and finds that one of these, confined to a few small buildings, has a capital exceeding the capital of Yale. He sees a lamentable under-estimation of some things and over-estimation of others. What then ought Yale to have? What it needs, if it be \$10,000,000 or \$20,000,000. Many persons could give this amount and not feel it—yes, they would feel it, they would feel better, here and hereafter. This university never should want for any-

thing. It should be entirely beyond interference from without and fear of any kind. Seven years ago I was present at a little meeting in the library, when great fear was expressed lest the school should lose some of its best men. The question was, shall the school go on, try to get money, and live, or shall it die? I listened, and at the close of the meeting I told them I knew they would succeed, on account of a beautiful fanaticism which I saw there—a mutual pledging, a determination to get money somehow. And those men, aided by Mr. Sheffield, have placed the school where it is. It is the best school of its kind in the country, and I say this on the testimony of men of science who know. If it is not, it must be made the best. If there are others better, the country is to be congratulated. I am glad there is no clash between the old and the new. There is room for both. I have just been reading a work by Matthew Arnold. I had heard before of his “sweetness and light,” but I find his sweetness very sour. [General Hawley then read certain passages relating to this country.] He belongs to that class of persons who think it the *summun bonum*, of existence to lie in the sunshine and suck sugar. He would cultivate his intellectual finger nails until they ran into the ground. I believe that the men who *do* something have a moral sweetness and light superior to this. Man was not made to sit in a closet, as Mr. Arnold would have him, and make himself beautiful. He is only a unit of the great whole, which it is his business to better.

The President then called upon Senator Buckingham, who spoke as follows:

When I have turned my attention to your honored citizen, the testimony of whose liberality we see here to-day, I have rejoiced at his prosperity and have been glad that he has known so well how to use his money. The value of a knowledge of science is felt in every department of life. The physician cannot get along without a knowledge of chemistry. The lawyer must know something of mechanics in order to defend his clients' inventions. My own ignorance of chemistry caused me to lose more in the dye house, during eighteen years in which I was manufacturing carpets, than I made in all the rest of the establishment. I would say for the benefit of Professor Brewer that I believe the time will soon come when the farmer will raise more on ten acres than the majority of them do now on one hundred. These are the benefits we reap. Dr. Woolsey will live to see more young men coming to this department than to the academic. These young men are to be our public men of the future. This institution is to control the business and make the laws of this commonwealth. Do you wonder that, with this belief, I am envious? There is a remedy for this envy, however. It is this—give money, voice and all your energies for the support of the school.

Charlton M. Lewis of New York being called upon, responded as follows :

It is fitting, perhaps, that I should be called upon at this particular time, for the progress of the speeches has been from the abstract to the practical. Some months ago I met in New York one of those moneyed men of whom General Hawley has spoken, able to give an amount of money equal to the value of Yale's property, and not feel it. I talked with him about the Scientific School and its wants, and what a magnificent future was in store for him who was so fortunate as to give largely to it. He said he had often thought of this, and in the course of our conversation he unbosomed himself to me so that I thoroughly understood him. He labored under a sense of responsibility, in regard to his wealth, which was oppressive. He really deemed it his paramount duty to increase the rate of interest at which his fortune has been accumulated. Now this is the age of the study of political economy, and when men feel as this one did we must subject the school to the general test. We must prove to them that money put here is better invested than anywhere else. What was the best investment made in the first century? I think we shall all agree that it was the money spent on St. Paul's education. And so with Luther and Lord Bacon. So can be said in future of the graduates of this school, if, as no one doubts, skilled labor is worth more than that which is unskilled. Science has a wonderful influence. No man can tell how much difference it will make in the future to take now one man out of the ranks of ignorant labor, and by training place him among the thoughtful, who are the leaders. This money of Mr. Sheffield's is doing more than the money invested by capitalists in means of communication and like enterprises. And if this is true now, how much more so will it become in the future.

At the conclusion of the addresses, the audience were invited to pass through and inspect the building; after which a collation was served up in the drawing-room in the fourth story. With this the exercises of the day ended.

EXTENSION OF THE COURSE IN DRAWING.

Although drawing has to a greater or less extent been made a part of the system of instruction given in the school from the foundation of the Engineering section, it has been long felt by the Governing Board that more systematic and prolonged training should be imparted in this branch than has been actually the case. For a person whose occupation rarely demands even a rough sketch of the simplest forms, a mere knowledge of the elements of this art, with a small amount of practice, may suffice. But when

drawing constitutes, as it does now in many scientific professions, the principal means of expressing ideas and imparting knowledge, thoroughness of training in this branch of instruction becomes of the first importance. It was evident that the methods employed in the institutions in this country had thus far failed to develop the same degree of excellence that is to be found in young men who come to us from abroad. Our manufacturing establishments, our public works, and offices, have found it to their advantage to employ for the positions requiring most skill in drawing, young men who had been trained in European schools. The deficiency evidently did not lie in our students; on the contrary, there is no branch of learning which they enter upon with more eagerness or pursue with more earnestness. It was felt that the defect must lie in the course of instruction adopted, and in the want of thoroughness in carrying it out; and in one particular the erroneousness of the methods commonly pursued was conspicuously manifest. The geometrical basis of the art, Descriptive Geometry, is commonly taught as an abstract science at the black-board, or by simply requiring the drawing of the problems by means of drawing instruments; and after a few lessons from models, the student is perhaps allowed to copy, at will, complete drawings, or to attempt the more difficult process of composing a structure of which he does not understand the principles, and has not the requisite knowledge for adjusting the proportions and parts. As he speedily finds that he is beyond his depth, and that he has not the power of executing properly what he has designed, he naturally becomes dissatisfied. The only resource left him is to make pictures; and he bestows his greatest care on the fineness of the lines and the delicacy of shading. He does not acquire the power of delineating readily the internal as well as external parts of a structure by projecting them orthographically upon any plane, by the representation of lines of penetration, or the elements of surfaces. If these are known at all, they are only known theoretically, and he finds when his course is completed, and he is brought into contact with the practical problems of his profession, that the instruction he has received has been of little benefit.

The importance of putting this course upon a more satisfactory basis has for some time been made more and more apparent to the Governing Board; and the facilities furnished by the new building gave them the opportunity to carry into effect the plans

that were entertained. A committee was appointed to consider the whole subject, and the course of instruction which it recommended met the approval of the entire body, and went immediately into effect. This course is intended not only to furnish the ground-work of principles drawn from descriptive geometry and the conventional symbols of representation, but to lead the student by successive steps through the whole range of the application of these principles. At each step such an amount of actual practice is required as to impress the knowledge gained of the principles permanently upon the mind. The course for one year is obligatory upon all students; for those purposing to devote themselves to Engineering or Architecture it extends through three years, and is divided up in the following manner. The first half year is devoted exclusively to

Free-hand Drawing,

this being placed at the beginning for the purpose of familiarizing the student with the use of the pencil, and by this means preparing him for the ever-recurring demands which his subsequent instruction makes upon this use; but more especially for the sake of training the eye and understanding to see correctly without mechanical aids. This course is carried on at the Yale School of the Fine Arts, and is under the direction of Professor J. H. Niemeyer of that department. It begins at once with the human figure, which has been simplified and reduced to geometrical bases; that is, the human figure, or any part of it, is embraced within the limits of right lines and angles. A student, therefore, in drawing, for instance, the profile view of a head, constructs the general proportions by bounding the forehead, nose, lips, chin, and other points, with straight lines. To do this he necessarily judges of the direction and length of one line and places it accurately upon the paper; he then observes the angle that another line forms with it, and so goes on, until he has constructed the whole figure. These right lines are then given a more definite expression by drawing other lines through them, to determine the character of the form represented. Well-directed training and close application will soon develop in the student the power to judge of form and proportion with accuracy, and to represent them with precision. The human figure has been adapted to this exercise, because in it, to the abstract idea of a right line, may be added the interest which character and expression give, and also because disproportions are more easily discovered in this than in

any other object in visible nature. This course is obligatory upon all students, and is completed by the middle of the second term. It is immediately followed by the course in instrumental drawing.

The general nature of the course in

Instrumental Drawing

may be briefly stated, as follows. It begins with the elements of Descriptive Geometry practically applied to the projections of plane surfaces. No models are employed, and every student is obliged to go through precisely the same course, the practical problems being varied so much as to prevent any mere copying by one from another. Binns' Course of Orthographic Projections is adopted as the basis of instruction, though no actual study of the book is required. The Elementary Course, which follows directly upon the course in free-hand drawing, includes all difficult projections of points on vertical and horizontal planes, the projection of sections, the projection of the lines of penetration of solids, and generally the power of dissecting a solid and representing all lines and surfaces, whether concealed or visible, by the proper geometrical methods of construction, combined with the established conventional features of the art, upon planes of projection. In this it is rarely necessary to give assistance to the imagination by means of models, and it is never desirable if it can be avoided. This elementary course embraces twenty-three plates or sheets, each sheet constituting the exposition of some principle or process, with numerous variations or modifications. Descriptive Geometry as an abstract study does not precede the Elementary Course, but is introduced after the student has become familiar with the practical methods of working, and is able to draw accurately, and without mere copying, the necessary figures. Indeed, the Elementary Course of Binns' Orthographic Projections and the first problems of Descriptive Geometry are in reality practical and theoretical expositions of the same general ideas, and should therefore be closely connected by being embraced in the same scheme and taught by the same instructor or instructors. In a corresponding manner the more difficult problems of Descriptive Geometry, including warped surfaces, are brought into the second year's course.

The twenty-three plates comprising the Elementary Course, but not including the problems of Descriptive Geometry, are divided as follows:

The first nine sheets relate to the projections on horizontal and vertical planes, of points, right lines, surfaces bounded by right lines, solids bounded by plane polygons, and the intersection of such solids by planes. The exercises begin with the more simple forms, and extend to the most complex solids with internal cavities or hollow spaces.

Four sheets are devoted to the projections of curved lines, including the intersection of curved surfaces.

Five sheets are devoted to the projections of the lines of penetration of solids; two sheets to the development of surfaces; and three sheets to Isometric drawing. In this last a model is introduced to test the progress that has been made.

Each student is required to follow strictly the prescribed course, the problems being varied for different individuals only in the positions of the planes or form of curve. The course extends through the second half of the first year, and is obligatory upon all.

For the second year an additional course in continuation of the first is provided for those who intend to pursue the profession of Civil or of Dynamic Engineering, or of Architecture, and is obligatory only upon these. This course embraces eighteen plates or sheets, one of which is devoted to the construction, by projection, of screws, springs, and nuts; three to propeller blades; two to spur-gearing; three to bevel gearing; one to the construction of various helical and cycloidal curves; two to teeth of wheels; one to cams; and five to projection of shadows and shading with the brush.

After this follows a course of perspective based on projections, a course devised by Mr. F. R. Honey, Instructor of Drawing in the Sheffield Scientific School. In this new method of perspective, every object is first given by its horizontal and vertical projections. The point of sight and all lines of sight are projected on the same planes. The picture plane, always in front of the object, is then introduced, cutting the planes or surfaces of sight, and the intersection of the plane with the visual surfaces is found by projections. A course of graphical instruction in warped surfaces, including all the more difficult problems of Descriptive Geometry, completes the system.

It will be seen that this course embraces two full years for students of Engineering and Architecture, before they are allowed to apply the knowledge gained to composite structures in their

own professional line. But with this preliminary training the student is prepared to enter upon the application of the principles he has learned to the special art or profession which he is to follow. The third year is devoted to this kind of drawing, but the student is no longer under a drawing-master, but under the instructor in the particular course he has chosen. The special principles of another art or profession are now the main objects to be pursued, the drawing being only a means to an end. This final course is not, therefore, to be considered as a part of the course of drawing, but a course of special study and practice in composition and design. Models are now introduced, but they are not models taken up at random, but such as illustrate certain principles of construction. The Civil Engineer takes measurements of some well-constructed bridge, or describes and illustrates by drawings of his own the various methods of making the foundations and superstructure of some public building or other Engineering work; while the Architect, following a similar course, may be prepared to extend his studies to the preparation of designs. Students of Dynamic Engineering require models illustrating the construction of joints or movable pieces, pillow-blocks, steps, and other bearings or typical parts of machinery, the models being accurately made to a scale, and in conformity with the best practice. The construction of foundry patterns is also introduced, until finally the complete construction of an engine, or furnace, or water-wheel, becomes a natural and simple process. It is in this final practice that the principles of mechanics, the strength and qualities of materials, the laws of motion and force, and the general principles of artistic design are brought into requisition.

ALTERATIONS IN SHEFFIELD HALL, AND ENLARGEMENT OF THE LABORATORIES.

During previous years the limited extent of the accommodations at the disposal of the Governing Board has been felt in nothing more seriously than in the section of Chemistry, and the sciences depending upon it. With increasing classes the deficiencies in this respect were becoming each year more noticeable; and the completion of the new building came just in time, not only to relieve the pressure upon the already crowded accommodations of this department, but to furnish additional facilities which, though long needed and demanded, could not previously be given. With

this purpose in view several of the rooms in the old building were during the summer vacation altered and refitted. In particular, the large lecture room in the third story was changed into a laboratory of Elementary Chemistry, with accommodations for ninety-six students, for the exclusive purpose of furnishing instruction to the members of the Freshman class. This was thoroughly equipped throughout, so as to be made entirely independent of any other laboratory. That portion of the laboratory of Analytical Chemistry which had previously been occupied by the Freshman class, was now taken possession of and applied to its proper use as a place of instruction for more advanced students. It may serve to illustrate the limited nature of the accommodations by which the growth of this section of the school has been prevented from reaching its full natural development, to state that all of the space vacated was immediately filled by the increased number of students desiring to follow this particular course. Not only this, but the additional accommodations, we regret to say, proved insufficient, and the Governing Board were under the necessity of declining several applications to work in it. It was, moreover, found necessary at the end of the first term to remove the students in Physiological Chemistry to the Chemical lecture room, that being temporarily converted into a laboratory. It is now the intention of the Governing Board to fit up an additional room, No. 13, in the second story, to be used as a laboratory of Physiological Chemistry. And in view of the fact that still further instruction will speedily be required in Organic Chemistry, it will doubtless be found necessary, as soon as the means at our disposal will permit, to take possession of the whole of the first floor of Sheffield Hall for the purpose of furnishing instruction in the various branches of this department.

Part of Room No. 18, previously used as a drawing room, has also been set off and fitted up as a laboratory for Determinative Mineralogy and Blow-pipe Analysis. During the past year instruction has been regularly given to fifty-four students in this branch.

Up to the present time there had also been a difficulty in making a full use of the large collection of maps and atlases belonging to the school, from the fact of their being no place where they could be placed and arranged so as to be consulted with facility. Part of Room No. 5 was accordingly set aside for this purpose, and in this eight cases were built for the reception of all

maps and charts belonging to the institution. Three of these cases are each five feet high, four and a half feet wide, and three and a half feet deep. In these are sliding shelves or trays, thirty-eight by fifty-two inches, and four inches apart, for the accommodation of maps and charts in flat sheets and for relief maps. Above these are three other cases of the same width and depth, two of which have fixed shelves for the reception of smaller rolled maps, and the third for atlases. The remaining two cases, each about three feet wide and eighteen inches deep, extend from floor to ceiling, and are for the reception of larger maps mounted on rollers. The arranging and cataloguing of this collection have been begun.

An extensive addition has also been made to the shelf-capacity of the library.

REORGANIZATION OF THE SELECT COURSE.

The facilities furnished by the new building not only enabled the Governing Board to add largely to the completeness of each of the separate courses, but led them to carry into execution a project long entertained for thoroughly reorganizing the course in select studies (Course h.) A committee was accordingly appointed early in the second term to take this matter into consideration, and on the 28th of March, 1874, their report was presented to the Governing Board and unanimously adopted. It was determined, while giving a general knowledge of the elements of several sciences, to make one science in particular more prominent than the rest; and Geology, as involving to a greater or less extent the study of several, was selected. The course is arranged in conformity with the following plan. Two terms of Junior year are devoted to Descriptive Mineralogy and Blow-pipe Analysis; and during the same two terms Physical Geography and Astronomy are also studied. The third term Zoölogy and Botany are begun, the study of both being accompanied with excursions. Zoölogy also extends through the first two terms of Senior year, and during the last term Meteorology. With the beginning of this same year Geology is begun, and continues without intermission through the third term, accompanied at proper seasons of the year with excursions. It is hoped by this course not simply to give to students a more or less complete knowledge of the elements of these sciences, but to fit those who desire to become

specialists in Geology, or any one of the sciences more closely allied to it, to enter upon their graduate studies with a respectable amount of suitable preparatory knowledge. The general studies previously pursued by the Select Course, such as French, German, Linguistics, History, Political Economy, and English Literature, will continue to be pursued as heretofore. This change in the course takes place at the beginning of the next Academic year. But one result of the reorganization is the continuation of the study of German through the third term of Junior year for the whole class, and the arrangement in regard to this particular study went into effect this year.

ADDITION TO THE CORPS OF PERMANENT INSTRUCTORS.

At the meeting of the Corporation in June, 1873, Mr. John E. Clark, who had for the past year been instructor in the school, was elected to the Professorship of Mathematics, at the request of the Governing Board. Prof. Clark was graduated at the University of Michigan in 1856, and subsequently had been a professor of mathematics in that institution and in Antioch College, Ohio. At the time of his first becoming connected with the Scientific School, he was attached to the Government Survey of the Northwestern Boundary.

THE LIBRARY.

Among the most important gifts which have been made to the Library during the year are two large volumes of plates of the sections of the several lines of railways in Ireland, executed under the direction of the Irish Railway Commission; and one large volume of maps and plates of the United States Lighthouses; both of which were the gifts of Prof. John F. Weir of the Yale School of Fine Arts. Besides these, the Library has received two volumes of the Geological Survey of Ohio from Mr. Charles P. Taft of Cincinnati, and a number of important official works from Prof. F. A. Walker.

The accession of books by purchase has been comparatively small, the income being in a great measure exhausted by the subscription to the current scientific periodicals, and the expense of binding back volumes of them which have been for years accumulating. In spite of the large number of periodicals taken, the professors in the school have been and are under the necessity of

supplementing them by subscription to the journals especially needed in their several departments, which the Library fund has not been large enough to furnish. These, though the present property of the professors, are mainly kept in the building and are always accessible for consultation.

The number of books having increased considerably during the past two years, it was found necessary to increase still further the accommodations for receiving them. During the summer vacation, accordingly, an additional number of shelves was added, capable of containing about three thousand volumes.

INSTRUCTION IN THE USE OF THE PLANE TABLE.

The Superintendent of the Coast Survey, Prof. Pierce, having again given permission to the assistant in charge of the survey of the region about New Haven, Mr. Richard Meade Bache, to furnish instruction in the use of the plane table and in field work, a class was formed for this purpose from the students of the Scientific School. The summer vacation was spent by them in this study. Mr. Bache has courteously furnished the Governing Board with a report of the result of the instruction, in which he expresses his thorough satisfaction with the work done, and the zeal and ability displayed by the members of the party, and also states that whenever practicable he has employed graduates or undergraduates of the Scientific School in the surveys of this region as the best *personnel* at his disposal. From Mr. Bache's report it appears that the first week in July was devoted to placing signals; the plane table work then began, and was finished on the 6th of September. In this time the survey of Oyster Point, with the exception of the levelling, was executed upon the scale of 1250, each member of the party in turn using the instrument. The statistics of the work are:

Area, -----	201.8 acres.
Principal shore lines, -----	3.39 miles.
Shore lines of creeks, ditches, -----	2.18 miles.

The map executed in ink by Mr. N. B. Craig, who from the first was employed by the Coast Survey, was contributed to the Harbor Commission.

CONTRIBUTIONS TO THE STUDY OF THE NEW HAVEN REGION.

For the sake of enabling the Governing Board to add still further to the geographical data of this region contained in their

Seventh Annual Report, Mr. Bache has also kindly furnished the following list of positions and distances, determined (with the exception of East and West Rocks) under his direction last summer by Mr. Horace Andrews, with a six-inch Gambey theodolite, reading to 5", by 374 sets of angles of six repetitions each.

(a.) *Geographical Positions in the Vicinity of New Haven, Conn.*

Name of Station.	Latitude.		Longitude.	
East Rock,-----	41	19	40.046	72 54 06.033
West Rock,-----	41	19	54.034	72 57 21.743
Bigelow's Chimney, Fair Haven,-----	41	18	07.230	72 53 43.926
South Church, near Oyster Point,-----	41	17	51.081	72 55 32.613
Forbes' Signal, east end Tomlinson's Br.,-----	41	17	45.003	72 53 47.110
Oyster Point Signal,-----	41	16	56.060	72 55 28.711
Custom House Square Flag-pole,-----	41	18	00.420	72 55 06.351
Car Shop small Chimney (north),-----	41	17	39.133	72 55 17.197
Long Wharf Light House,-----	41	17	31.416	72 54 36.207
Canal Dock Signal, white top derrick,--	41	17	35.905	72 54 32.442
First Congregat'l Church, Fair Haven,--	41	18	32.387	72 53 17.856
Fair Haven School House Cupola,-----	41	18	32.793	72 53 06.023
Baldwin's Cupola, east of Quinnipiac,--	41	17	40.243	72 53 21.778
Water Signal (in water near Oyster Pt.),-----	41	17	17.591	72 55 20.062
Rogers, Smith & Co's Cupola, knob on top,-----	41	18	07.066	72 54 18.471
Sargent's Cupola, flag-pole,-----	41	18	01.335	72 54 26.748
St. Patrick's Church,-----	41	18	28.324	72 54 22.128
Grace Church, Fair Haven,-----	41	18	23.103	72 53 36.792
Telegraph Pole Signal on Oyster Point,--	41	17	07.514	72 55 32.322
Bridge Signal, R. R. Bridge, Oyster Pt.,-----	41	17	30.885	72 55 38.915
Dike Signal, West River Bridge,-----	41	16	59.576	72 55 56.278
Fair Haven Baptist Church,-----	41	18	31.111	72 53 03.529
Lancraft's Cupola, east of Quinnipiac,--	41	18	02.757	72 52 57.389

(b.) *Distance between Triangulation Points within the New Haven Region.*

		Feet.
EAST ROCK to	West Rock,-----	14,995.82
"	Bigelow's Chimney,-----	9,543.11
"	South Church,-----	12,854.47
"	Forbes' Signal,-----	11,731.35
"	Custom House Square Flag-pole,-----	11,082.68
"	Car Shop Chimney,-----	13,386.94
"	Long Wharf Light House,-----	13,219.23
"	Canal Dock Signal,-----	12,723.54
"	First Congregational Church,-----	7,771.21
"	Baldwin's Cupola,-----	12,585.36
"	Rogers, Smith & Co's Cupola,-----	9,457.21
"	Sargent's Cupola,-----	10,113.66
"	Grace Church,-----	8,099.90
"	Telegraph Pole Signal,-----	16,781.76
"	Bridge Signal,-----	14,868.66
"	Lancraft's Cupola,-----	11,151.94
WEST ROCK to	South Church,-----	14,971.68
"	Forbes' Signal,-----	20,945.01
"	Custom House Square Flag-pole,-----	15,456.45
"	Long Wharf Light House,-----	19,179.07
"	Canal Dock Signal,-----	19,033.36
"	Fair Haven School House Cupola,-----	21,170.72
"	Rogers, Smith & Co's Cupola,-----	17,683.53

	Feet.
WEST ROCK to Sargent's Cupola,-----	17,559.52
" Telegraph Pole Signal,-----	18,763.44
" Bridge Signal,-----	16,474.77
" Fair Haven Baptist Church,-----	21,412.48
SOUTH CHURCH to Bigelow's Chimney,-----	8,453.93
" Forbes' Signal,-----	8,075.27
" Oyster Point Signal,-----	5,575.98
" Fair Haven Baptist Church,-----	12,077.54
" First Congregational Church, Fair Haven,-----	11,100.62
" Fair Haven School House Cupola,-----	11,956.36
" Grace Church, Fair Haven,-----	9,413.94
" Baldwin's Cupola,-----	10,045.34
" Rogers, Smith & Co's Cupola,-----	5,884.96
" St. Patrick's Church,-----	6,567.86
" Dike Signal,-----	5,516.31
" Lancraft's Cupola,-----	11,904.81
FORBES' SIGNAL to Oyster Point Signal,-----	9,201.71
" Car Shop Chimney,-----	6,901.08
" Water Signal,-----	7,617.60
" St. Patrick's Church,-----	5,134.17
OYSTER POINT SIGNAL to Water Signal,-----	2,276.76
" " Dike Signal,-----	2,134.21

ADDITIONS TO THE ZOOLOGICAL COLLECTIONS.

A. E. VERRILL, Curator; S. I. SMITH, Assistant.

Early in the year the Zoölogical Laboratory was removed from the old Trumbull Gallery to the large and conveniently furnished room provided in North Sheffield Hall. In this room cases have been built to contain the specimens and diagrams used to illustrate the instruction in zoölogy and geology, and also a collection illustrating the fauna of New England. These collections are, as yet, only partially arranged. The number of students who have had regular instruction and practice in the laboratory during the year has varied from six to nine. Their work has been mainly in the direction of comparative anatomy.

During the summer vacation, as in the previous two years, the curator and Mr. Smith took charge of the investigation of the marine invertebrates of New England, in connection with and under the auspices of the U. S. Commissioner of Fish and Fisheries, Prof. S. F. Baird. A large party of volunteers aided in this work. Among these were Prof. W. N. Rice, Prof. H. E. Nelson, Prof. J. E. Todd, Mr. J. K. Thacher, and Mr. Franklin Benner, all of whom had previously studied in our laboratory; Dr. P. P. Carpenter, of Montreal, Mr. G. Browne Good, of Middletown, and several others. These investigations were carried on this season in Casco Bay, Maine, and adjacent waters. Very large and valuable collections of the marine animals were made, from

all depths to about 100 fathoms, and these, like those of the previous years, have been sent here for final study and description, and a full series of the specimens is to be permanently retained in our museum. In the autumn another series of dredgings were made in the waters farther off shore, at various depths down to 142 fathoms, by Dr. A. S. Packard and Mr. Caleb Cooke, of Salem, Mass., for the U. S. Fish Commission, on the Coast Survey steamer Bache. Their collection was likewise large and valuable, and has also been sent here for study. Preliminary reports on these collections have been published by the curator in the *American Journal of Science*. During the year the curator, aided by Mr. Smith and Mr. Harger, has also completed a detailed and well illustrated Report on the invertebrata of the southern coast of New England. This has recently been published, both as a part of the first report of the U. S. Commissioner of Fish and Fisheries, and separately, with new paging. This work will greatly facilitate the study of this department of American zoölogy, which has hitherto been peculiarly difficult, and will be a great aid to our own students in zoölogy.

The most remarkable specimen received during the year consists of portions of a gigantic cuttlefish (? *Architeuthis dux* Steenstrup) taken on the coast of Newfoundland, and forwarded, in alcohol, by the Rev. M. Harvey. This specimen consists of one of the long tentacular arms, 24 feet in length, with the large suckers well preserved; several of the shorter arms, five or six feet long; and the head, tail, and portions of the body.

Capt. C. H. Townsend has presented a large and valuable collection of oysters from New Haven Harbor, illustrating their various stages of growth, from those one day old up to four years, and also variations depending upon their place of growth. He also gave several shells and skulls of sea-turtles; jaws of sharks, etc.

Mrs. Sarah Abraham has sent an interesting collection of shells, etc., from Natal, collected by her sons, Wm. A., Chas. E., and A. J. Abraham.

Professor Marsh presented a variety of reptiles, insects, etc., as well as many osteological specimens collected on his expedition to the Rocky Mountains.

Mr. J. F. Whiteaves has sent duplicates from his dredgings in the Gulf of Saint Lawrence.

From the Smithsonian Institution we have received a collection of skins of Sciuridæ, illustrating the monograph by Mr. J. A. Allen.

A valuable collection of authentically named Crustacea, mostly from the Pacific and Indian Oceans, has been received from the Museum of Paris, through M. Alphonse Milne-Edwards, in exchange for a collection sent to that institution.

A collection of Crustacea and Echinoderms from the Pacific Ocean, collected by the late Wm. Harper Pease, Esq., was sent by Dr. P. P. Carpenter, in exchange.

The osteological collection has been very much increased during the year, chiefly by the numerous gifts from Professor Marsh.

Professor Dana has given a large number of pamphlets and books.

Many other additions, of less importance, have been made, which will be enumerated elsewhere.

Several collections have been sent, in exchange, to other institutions. Among these are a collection of Crustacea, sent to the University of Christiania; a collection of Crustacea, sent to the Museum of Paris; and a collection of New England marine invertebrates, sent to Mr. J. F. Whiteaves.

ADDITIONS TO THE GEOLOGICAL COLLECTIONS.

O. C. MARSH, Curator; O. HARGER, Assistant.

Large additions have been made to the geological collections during the past year, the most important of which have been from the west, and mainly from the Tertiary deposits of that region. A party from the college, in charge of the curator, spent a great portion of the last summer exploring the Tertiary lake basins of Nebraska, Wyoming, Utah and Oregon, visiting also later in the season Colorado and the Cretaceous deposits of Kansas, and securing for the Museum a large collection of vertebrate fossils from these interesting localities.

Among the more important specimens obtained in this region may be mentioned a nearly perfect skull of a gigantic Rhinoceros-like animal, described and figured by the curator in the *American Journal of Science*, under the name of *Brontotherium ingens*. Very important additional remains of the *Dinocerata* were also obtained, including a perfect lower jaw, thus completing our knowledge of the dentition of these animals, and deciding many other important questions in regard to their anatomy. The first remains of Edentates yet discovered in the Tertiary of this country, several new and highly interesting species of fossil horses, together with a large number of other mammals, birds, reptiles, and fishes, were among the results of this expedition.

A large and expensive collection, mostly of foreign vertebrate fossils, has also been obtained from Europe, including a very perfect Pterodactyl from the lithographic slates of Eichstadt, Bavaria, the first specimen discovered showing the membrane of the wings. Unfortunately, for want of room, very few of these acquisitions can, at present, be placed on exhibition.

Valuable additions to the osteological collection of this department have also been made during the year. Among these may be mentioned two skeletons of the Rocky Mountain goat, from Rev. Thomas Condon, of Oregon, several Mexican tapirs, skeleton of an aye-aye, a gorilla and a large number of other monkeys, South American rodents, and birds. Mr. G. B. Grinnell, as in former years, has rendered important aid toward increasing the collection in this department.

Many other additions have been made, both to the geological and osteological departments of the Museum, all of which will be fully acknowledged elsewhere.

Additions to the Museum of Archæology.

The collections in this department have been largely increased during the year, although no opportunity is, as yet, afforded for making them available for study. Most of the additions during the year have been from various parts of this country, illustrative of the Indian and other earlier races of the continent, and especially of the west, where large collections of great archæological and ethnological value were secured by the party in charge of the curator. Many other acquisitions will be acknowledged in the list of donations.

ADDITIONS TO THE MINERALOGICAL COLLECTIONS.

G. J. BRUSH, Curator.

Among the more noteworthy additions to the mineralogical collection are a suite of crystallized minerals from the Argentine Republic, the gift of Dr. A. Stelzner of Cordova; a grand specimen of Apophyllite from the Ghauts, the gift of Dr. N. Maskelyne of the British Museum; a suite of crystallized Wulfenite found at Tecoma Mine, Utah, obtained by purchase, and a mass of crystallized barytes of 250 lbs. weight, from Cheshire, Conn., the gift of Messrs. J. Lanyon and John H. Leeds.

PUBLIC LECTURES.

The eighth annual course of lectures to mechanics and others was given during the past year in the new lecture room in North Sheffield Hall. The lecturers and their subjects are indicated in the annexed programme.

I. Mon.,	Feb.	2. Extinct Volcanoes of the Pacific States,	W. H. Brewer.
II. Thurs.,	"	5. Motion,	C. S. Lyman.
III. Mon.,	"	9. The Ancient Lake Basins of the Rocky Mountains,	O. C. Marsh.
IV. Thurs.,	"	12. Modern English,	T. R. Lounsbury.
V. Mon.,	"	16. Milk,	S. W. Johnson.
VI. Thurs.,	"	19. Sea-Weeds,	D. C. Eaton.
VII. Mon.,	"	23. Extinct Volcanoes of the Pacific States,	W. H. Brewer.
VIII. Thurs.,	"	26. Strength and Elasticity of Materials,	W. A. Norton.
IX. Mon.	March	2. Results of the Investigations of the U. S. Fish Commission,	A. E. Verrill.
X. Thurs.,	"	5. Steel,	G. J. Brush.
XI. Mon.,	"	9. The Story of Biela's Comet,	H. A. Newton.
XII. Thurs.,	"	12. Common Sense,	President Porter.
XIII. Mon.,	"	16. Animal Mechanics,	W.P.Trowbridge.
XIV. Thurs.,	"	19. Pictures out of the Census,	F. A. Walker.

NECESSITY FOR INCREASED ENDOWMENTS.

The Governing Board are again under the necessity of reminding the friends of the institution of the need of increased endowments if its efficiency is to be maintained. In spite of additions to the requirements in preparatory studies, the number of applicants for admission every year steadily increases; every year the pressure upon the limited resources of the school becomes heavier and heavier; every year the duties devolving upon its instructors assume a more burdensome character. Gratifying as it necessarily is to the members of the Governing Board to find the school steadily growing in numbers and reputation, they can not shut their eyes to the fact that its efficiency may to a greater or less extent be impaired by its very success, unless help is furnished from outside sources. The fees received from an increased number of students are utterly inadequate to pay for the expense of procuring additional instructors; and no satisfactory instruction can be given by men whose time and energies are so absorbed in the teaching of large numbers, that they are unable to keep up with the progress of knowledge and investigation in the special callings which they have chosen. Buildings, and collections, and apparatus are absolutely essential to the success of a school of

science ; its progress will be checked, if not entirely prevented, if these are not provided ; but after, all, it must not be forgotten that the true strength of every institution lies in the efficiency and ability of its teaching force and the character of the instruction which is imparted. It is to the desirability of strengthening the school in this respect that the attention of the friends of the institution is specially called. There are several departments in which it is of the first importance that fuller instruction should be provided. The foundation of several new professorships is urgently demanded. And the necessity is the more urgent because in some of these instances persons fully fitted to fill the positions are known to the Governing Board, and can be now secured ; in the necessarily great scarcity of such material, no school can safely let slip opportunities for the acquisition of thoroughly competent men. In no quarter can gifts to the institution be made more advantageously than by the endowment of new chairs, or by contributions to the permanent fund of the institution which will enable the Governing Board to provide for additional instruction in every department, where fuller instruction is demanded.

GIFTS TO THE INSTITUTION.

In addition to a large number of maps and atlases, and a portfolio of plates previously presented but unacknowledged, the School has received from President D. C. Gilman, of the University of California, a model, executed by Prof. J. D. Whitney, of the mountain in the Yosemite Valley, known as the Half Dome. To the same source we are also indebted for the mounting and framing of twelve large photographs of California scenery, which were presented to this institution by Mr. C. C. Watkins, the artist.

ANNIVERSARY.

The anniversary exercises were held in North Sheffield Hall on the evening of Monday, June 23, 1873. Eight theses were selected for public reading.

The candidates for degrees, with the subjects of their theses, are given in the following schedule. Those marked with an asterisk were read in the evening.

CANDIDATES FOR DEGREES,

WITH THE SUBJECTS OF THEIR GRADUATING THESES.

DOCTORS OF PHILOSOPHY. (2)

AUGUSTUS JAY DUBOIS, C.E., *New Haven*. A general Discussion of Strains in Girders.

CHARLES SHELDON HASTINGS, Ph.B., *Hartford*. On Telescopic Eye-pieces.

CIVIL ENGINEERS. (2)

GEORGE BENJAMIN CRITTENDEN, Ph.B., *New Haven*. Design for a Mansard Roof Truss.

HARRISON WHEELER LINDSLEY, Ph.B., *New Haven*. Design of a Bowstring-Girder Drawbridge.

DYNAMIC ENGINEERS. (2)

JOSEPH FREDERIC KLEIN, Ph.B., *New Haven*. On the Economical Use of Steam.

THOMAS WILLIAM MATHER, Ph.B., *New Haven*. Design for a Boat Engine.

BACHELORS OF PHILOSOPHY. (28)

JOHN WINTHROP AUCHINCLOSS (Select), *New York City*. On the Railroad Interests of the United States.

EDGAR HENRY SUMMERFIELD BAILEY (Chemistry), *Middlefield*. On the Minerals Constituting a Rock from Litchfield, Me.

ALVAH WEED BROWN (Civil Engineering), *Englewood, N. J.* On Steel versus Iron Rails.

MOSES BULKLEY (Select), *Brooklyn, N. Y.* On the Development of Trial by Jury.

*WILLIAM RICHTER COMINGS (Dynamic Engineering), *New Britain*. On Steam Boilers and their Construction.

FILLMORE COGSWELL (Civil Engineering), *Marble Dale*. On Narrow Gauge Railroads.

WILLIAM ALLEN COWLES (Civil Engineering), *New Haven*. On the N. Y. and N. H. R. R. Bridge over the Housatonic River.

*CHARLES ADAMS CRAGIN (Dynamic Engineering), *Wallingford*. On the Silk Manufactures of the United States.

*NEVILLE B. CRAIG, B.A. (Civil Engineering), *Pittsburg, Pa.* On the Railway Bridge over the Connecticut River at Middletown.

ROBERT JOHN CURREY (Select), *San Francisco, Cal.* On some of the Influences of Chinese Immigration in the United States.

FRANCIS URQUHART DOWNING, B.A. (Dynamic Engineering), *New Haven*. On the Coal Supply of the United States.

HARRY TAYLOR GAUSE (Select), *Wilmington, Del.* On the Rise and Development of the Freedom of the Press.

*EDWARD JULIUS HALL (Dynamic Engineering), *Buffalo, N. Y.* On the Transmission of Power by Compressed Air.

HENRY SHEAFF HOYT (Select), *Staatsburg, N. Y.* On the Mound Builders of America.

*ROBERT JAFFRAY (Select), *New York City*. On English Society in the XIVth Century, as Illustrated in the Writings of Langland and Chaucer.

WILLIAM HAMPDEN JENES (Dynamic Engineering), *Brookville, Pa.* On the Steam Engine Indicator.

GEORGE CHRISTOPHER MOORE (Dynamic Engineering), *Birmingham*. On Fly-Wheels.

WILLIAM JOSIAH PARKS (Select), *Brooklyn, N. Y.* On some proposed Methods for the Representation of Minorities.

- BENJAMIN POMEROY (Dynamic Engineering), *Southport*. On the Use of Wave Lines in Ship Construction.
- SAMUEL ROCKWELL (Civil Engineering), *Bridgehampton, N. Y.* On Cast-Iron Cylinders for Piles and Piers.
- AMORY EDWARDS ROWLAND (Dynamic Engineering), *Brooklyn, N. Y.* On Steam Gauges.
- EDGAR CAMP SAVAGE (Dynamic Engineering), *West Meriden*. On Valve-Gearing.
- *WILLIAM LUCIEN SCAIFE (Civil Engineering), *Pittsburg, Pa.* On Fire-Proof Structures.
- ALFRED LEWIS SELLERS (Dynamic Engineering), *Westchester, Pa.* On Steam Boiler Explosions.
- CHARLES THOMPSON SMITH (Civil Engineering), *New York City*. On the Beach Pneumatic Tunnel.
- LEWIS RODNEY TAYLOR (Civil Engineering), *Hamilton, Va.* On Wire-Rope Tramways.
- *EDWARD ALLEN WILSON, B.A. (Civil Engineering), *St. Louis, Mo.* On Artificial Building Stone.
- *HENRY GOODRICH WOLCOTT (Select), *Fishkill, N. Y.* On the Transit of Venus.

PRIZES.

The following prizes were announced at the anniversary.

CLASS OF 1873.

- For excellence in German*, the prize awarded to WILLIAM L. SCAIFE, *Pittsburg, Pa.*
- For excellence in French*, the prize awarded to ROBERT JAFFRAY, *New York City*.
- For excellence in Civil Engineering*, the prize awarded to WILLIAM L. SCAIFE, *Pittsburg, Pa.*

CLASS OF 1874.

- For excellence in the Mathematics of Junior Year*, the prize divided between ALLEN B. HOWE, *Troy, N. Y.*, and CHARLES J. MORSE, *Poland, O.*

CLASS OF 1875.

- For excellence in all the studies of Freshman Year*, the prize awarded to WILLIAM A. PRATT, *New Haven*; with honorable mention of GEORGE R. KLEEGERGER, *Apple River, Ill.*
- For excellence in German*, the prize awarded to CHARLES W. FENN, *Portland, Me.*; with honorable mention of GEORGE R. KLEEGERGER, *Apple River, Ill.*
- For excellence in Mathematics*, the prize awarded to CHARLES HILDEBRAND, *New Haven*.
- For excellence in Physics*, the prize awarded to GEORGE L. BROWNELL, *East Haddam*.
- For excellence in Mechanical Drawing*, the prize divided between JOHN G. BRAMLEY, *Bovina, N. Y.*, and WILLIAM A. PRATT, *New Haven*; with honorable mention of FRANK T. CHAMBERS, *Wilmington, Del.*

PROGRAMME OF STUDIES,

AND

C A T A L O G U E,

For the College Year 1873--74.

CALENDAR.

1873.		
11 Sept.	Thursday,	First Term begins.
19 Dec.	Friday,	First Term ends.
1874.		
Winter Vacation of Two Weeks.		
3 Jan.	Saturday,	Second Term begins.
2 April,	Thursday,	Second Term ends.
Spring Vacation of Two Weeks.		
16 April,	Thursday,	Third Term begins.
23 June,	Tuesday,	Meeting of Appointing Board.
23 June,	Tuesday,	Anniversary.
25 June,	Thursday,	Commencement.
26, 27 June,	Friday, Sat.,	Examination for Admission.
Summer Vacation of Eleven Weeks.		
8, 9 Sept.	Tues., Wed.,	Examination for Admission.
10 Sept.	Thursday,	First Term begins.
17 Dec.	Thursday,	First Term ends.

ABBREVIATIONS.

S. H.	-	-	-	-	-	Sheffield Hall.
N. S. H.	-	-	-	-	-	North Sheffield Hall.
TR.	-	-	-	-	-	Treasury Building.
D.	-	-	-	-	-	Durfee College.
F.	-	-	-	-	-	Farnam College.
S. M.	-	-	-	-	-	South Middle College.
D. H.	-	-	-	-	-	Divinity Hall.

In the buildings belonging to the Sheffield Scientific School, the rooms numbered from 1 to 21 are in Sheffield Hall: from 26 to 58 in North Sheffield Hall.

Corporation of Yale College.

The Governor and Lieutenant-Governor of the State are *ex-officio* members of the Corporation.

PRESIDENT.

REV. NOAH PORTER, D.D., LL.D.

FELLOWS.

HIS EXCELLENCY CHARLES R. INGERSOLL, B.A., NEW HAVEN.

HIS HONOR GEORGE G. SILL, M.A., HARTFORD.

REV. LEONARD BACON, D.D., LL.D., NEW HAVEN.

REV. THEODORE D. WOOLSEY, D.D., LL.D., NEW HAVEN.

REV. HIRAM P. ARMS, D.D., NORWICH TOWN.

REV. GEORGE J. TILLOTSON, M.A., HAMPTON.

REV. OLIVER E. DAGGETT, D.D., NEW LONDON.

REV. JOSEPH ELDRIDGE, D.D., NORFOLK.

REV. EDWIN R. GILBERT, M.A., WALLINGFORD.

HON. ALPHONSO TAFT, LL.D., CINCINNATI, O.

REV. DAVIS S. BRAINERD, M.A., LYME.

REV. MYRON N. MORRIS, M.A., WEST HARTFORD.

HON. WILLIAM M. EVARTS, LL.D., NEW YORK CITY.

HON. WILLIAM B. WASHBURN, LL.D., GREENFIELD, MASS.

REV. SAMUEL G. WILLARD, M.A., COLCHESTER.

HON. HENRY B. HARRISON, M.A., NEW HAVEN.

HON. WILLIAM WALTER PHELPS, M.A., NEW YORK CITY.

MASON YOUNG, M.A., NEW YORK CITY.

SECRETARY.

FRANKLIN B. DEXTER, M.A.

TREASURER.

HENRY C. KINGSLEY, M.A.

GOVERNING BOARD,

APPOINTED BY THE CORPORATION OF YALE COLLEGE.

President.

REV. NOAH PORTER, D.D., LL.D. (7 TR.) 31 Hillhouse av

Chairman and Executive Officer.

GEORGE J. BRUSH, (3 S. H.) 14 Trumbull st.

Professors.

ARRANGED IN THE ORDER OF THEIR GRADUATION.

WILLIAM A. NORTON,
Civil Engineering. (34 N. S. H.) 72 Prospect st.

CHESTER S. LYMAN,
Physics and Astronomy, Theoretical and Practical. (39 N. S. H.) 88 Trumbull st.

WILLIAM D. WHITNEY,
Linguistics and French. (205 D.) 246 Church st.

WILLIAM P. TROWBRIDGE,
Dynamic Engineering (HIGGIN Professor). (45 N. S. H.) 82 Prospect st.

GEORGE J. BRUSH,
Mineralogy. 14 Trumbull st.

SAMUEL W. JOHNSON,
Agricultural and Analytical Chemistry. (12 S. H.) 54 Trumbull st.

WILLIAM H. BREWER,
Agriculture (NORTON Professor). (4 S. H.) 246 Orange st.

JOHN E. CLARK,
Mathematics. (56 N. S. H.) 45 Clark st.

DANIEL C. EATON,
Botany. (41 N. S. H.) Sachem st., e. Prospect.

THOMAS R. LOUNSBURY,
English. (6 S. H.) 22 Lincoln st.

OTHNIEL C. MARSH,
Paleontology. (4 TR.) 9 College st.

FRANCIS A. WALKER,
Political Economy and History. (40 N. S. H.) 30 Trumbull st.

OSCAR D. ALLEN,
Metallurgy and Analytical Chemistry. (13 S. H.) 189 Temple st.

ADDISON E. VERRILL,
Zoölogy and Geology. (42 N. S. H.) 148 College st.

LECTURERS AND INSTRUCTORS,

ADDITIONAL TO THE GOVERNING BOARD.

BRIG. GEN. A. VON STEINWEHR, U. S. V. <i>Lecturer on Military Science.</i>	
ALBERT S. WHEELER, <i>German.</i>	710 Chapel st.
MARK BAILEY, <i>Elocution.</i>	(150 F.) 185 Temple st.
JOHN H. NIEMEYER, Professor in the Yale School of the Fine Arts, <i>Free Hand Drawing.</i>	8 Art Building.
FREDERIC R. HONEY, <i>Descriptive Geometry and Projection Drawing.</i>	55 N. S. H.
SIDNEY I. SMITH, <i>Zoölogy.</i>	(42 N. S. H.) 148 College st.
DANIEL H. WELLS, <i>Mathematics.</i>	99 Bradley st.
OSCAR HARGER, <i>Palæontology.</i>	(4 TR.) 42 S. M.
JOSEPH J. SKINNER, <i>Civil Engineering.</i>	58 N. S. H.
AUGUST H. EDGREN, <i>French.</i>	189 George st.
HENRY A. HAZEN, <i>Drawing.</i>	28 Ward st.
THEOPHIL M. PRUDDEN, <i>Chemistry.</i>	14 S. H.
GEORGE W. HAWES, <i>Mineralogy.</i>	14 S. H.
EDGAR C. SAVAGE, <i>Mechanical Drawing.</i>	46 N. S. H.
SAMUEL T. TYSON, <i>Analytical Chemistry.</i>	14 S. H.

BY AUTHORITY OF THE SUPERINTENDENT OF THE SURVEY.

RICHARD M. BACHE, of the U. S. Coast Survey, <i>The Use of the Plane Table.</i>	82 Wall st.
--	-------------

GRADUATE STUDENTS.

Jacob Jackson Abbott, PH.B.	<i>New Haven,</i>	29 Prospect st.
Philip Henry Adeo, B.A.	<i>Westchester, N. Y.</i>	6 Library st.
Henry Prentiss Armsby, Worcester Free Ind. Institute. }	<i>Millbury, Mass.</i>	172 George st.
Leonard S. Austin, PH.B.	<i>Stratford,</i>	Stratford.
Edgar Henry Summerfield Bailey, PH.B.	<i>Middlefield,</i>	46 N. S. H.
Alexander H. Bezjian, Prof. of Physical Science in the Central Turkey College, }	<i>Aintab, Syria,</i>	120 College st.
Alvah Weed Brown, PH.B.	<i>Englewood, N. J.</i>	134 College st.
Fillmore Cogswell, PH.B.	<i>Marble Dale,</i>	136 College st.
William Righter Comings, PH.B.	<i>New Britain,</i>	187 Temple st.
William Allen Cowles, PH.B.	<i>New Haven,</i>	19 Park st.
Neville B. Craig, B.A., PH.B.	<i>Pittsburgh, Pa.</i>	33 Prospect st.
Francis Urquhart Downing, B.A., PH.B.	<i>New Haven,</i>	83 Olive st.
Charles Benjamin Dudley, B.A.	<i>New Haven,</i>	16 S. H.
James Ridgway Gawthrop, PH.B.	<i>Northbrook, Pa.</i>	27 Mansfield st.
George B. Grinnell, B.A.	<i>New York City,</i>	6 Library st.
Oscar Harger, M.A.	<i>New Haven,</i>	42 S. M.
George Wesson Hawes, PH.B.	<i>Boston, Mass.</i>	14 S. H.
Henry Allen Hazen, B.A. }	<i>New Haven,</i>	28 Ward st.
Dartmouth College, }		
John Oxenbridge Heald, B.A.	<i>Orange, N. J.</i>	6 Library st.
William Hale Herrick, B.A. }	<i>W. Charleston, Vt.</i>	47 N. S. H.
Williams College, }		
Frederick H. Hoadley, B.A.	<i>New Haven,</i>	179 Church st.
Henry Sheaff Hoyt, PH.B.	<i>Staatsburgh, N. Y.</i>	488 Chapel st.
Edward Hopkins Jenkins, B.A.	<i>Falmouth, Mass.</i>	47 N. S. H.
William Hampden Jenks, PH.B.	<i>Brookville, Pa.</i>	22 York sq.
Joseph Taplin Lovewell, B.A.	<i>Whitewater, Wisc.</i>	34 Prospect st.
Frank Oscar Maxson, PH.B.	<i>San Francisco, Cal.</i>	8 Lock st.
John Beale Mills, B.A.	<i>New Haven,</i>	42 Elm st.
Samuel Roseburgh Morrow, B.A.	<i>New Haven,</i>	153 F.
Charles Theodore Morse, PH.B.	<i>New Haven,</i>	151 York st.
Daniel Hobart Pierpont, PH.B.	<i>North Haven,</i>	145 Olive st.
Theophil Mitchell Prudden, PH.B.	<i>New Haven,</i>	14 S. H.
Edgar Camp Savage, PH.B.	<i>West Meriden,</i>	46 N. S. H.

William Lucien Scaife, PH.B.	<i>Pittsburgh, Pa.</i>	8 Lock st.
George Henry Seyms, B.A. }	<i>Hartford,</i>	90 Grove st.
Trinity College,		
Joseph John Skinner, PH.B.	<i>New Haven,</i>	58 N. S. H.
Henry Pease Startuck, B.A. }	<i>Nantucket, Mass.</i>	42 York sq. pl.
Harvard University,		
James Henry Webb, B.S. }	<i>Hamden,</i>	Hamden.
Mass. Agric. College,		
Henry Goodrich Wolcott, PH.B.	<i>Fishkill, N. Y.</i>	134 College st.
William Curtis Wood, M.A.	<i>New Haven,</i>	102 N.
Andrew Harvey Young, B.A. }	<i>Hanover, Ind.</i>	170 George st.
Hanover College,		
	GRADUATES, 40.	

UNDERGRADUATE STUDENTS.

SENIOR CLASS.

Nathan Edward Beckwith,	<i>New Haven,</i>	64 Whitney av.
Moses Taylor Belcher,	<i>Garrison's, N. Y.</i>	55 Trumbull st.
Charles Cook Brewster,	<i>Norwich,</i>	55 Trumbull st.
Edward Brush,	<i>Greenwich,</i>	25 Prospect st.
Arthur Bucklin Clafin,	<i>Boston, Mass.</i>	159 Temple st.
Franklin Edwards,	<i>Northampton, Mass.</i>	84 Wall st.
Charles Howard Fitch,	<i>New Haven,</i>	58 Olive st.
Edwin Horace Forbes,	<i>Cromwell,</i>	125 Dwight st.
LeRoy Gale,	<i>New York City,</i>	87 Trumbull st.
Jacob Houtz Grove,	<i>Fredericksburg, Pa.</i>	23 Prospect st.
Vincent Gilpin Hazard,	<i>West Chester, Pa.</i>	35 High st.
Frazier Davenport Head,	<i>St. Paul, Minn.</i>	94 Grove st.
Frank Leroy Holt,	<i>Rockville,</i>	105 Park st.
Allen Brewer Howe,	<i>Troy, N. Y.</i>	134 College st.
Henry Hun,	<i>Albany, N. Y.</i>	23 Prospect st.
Lorenzo M. Johnson,	<i>Rochester, Mass.</i>	23 Prospect st.
Henry Jarvis Kellogg,	<i>Milford,</i>	25 Prospect st.
Charles Hittell Killinger,	<i>Lebanon, Pa.</i>	173 Temple st.
Beverly Livingston,	<i>New York City,</i>	162 York st.
William Pitt Lynde,	<i>Milwaukee, Wisc.</i>	159 Temple st.
William McGrath,	<i>Bridgeport,</i>	16 Park st.
Charles James Morse,	<i>Poland, O.</i>	46 Hillhouse av.
George Smith Needham,	<i>Louisville, Ky.</i>	420 Chapel st.
Eugene Ernest Osborn,	<i>Norwalk,</i>	147 York st.
Richard Deane Arden Parrott,	<i>Greenwood Works, N. Y.</i>	159 Chapel st.
Claudius Victor Pendleton,	<i>Bozrah,</i>	8 Lock st.
Walter Brewster Platt,	<i>Waterbury,</i>	165 Temple st.
George Coffin Power,	<i>Hudson, N. Y.</i>	83 Olive st.
William Spencer Pratt,	<i>New Haven,</i>	17 Hazel st.
William Henry Reynolds,	<i>New Haven,</i>	129 York st.
William Rockwell,	<i>Bridgehampton, N. Y.</i>	177 Temple st.
William Arthur Rogers,	<i>Covington, Ky.</i>	503 Chapel st.
John Muirhead Stewart,	<i>Peekskill, N. Y.</i>	19 Park st.
Francis Hill Stillman,	<i>Plainfield, N. J.</i>	8 Lock st.
William Richardson Upham,	<i>Yonkers, N. Y.</i>	159 Temple st.
Simeon Harrison Wagner,	<i>West Haven,</i>	106 Crown st.
John Charles Weber,	<i>New York City,</i>	165 Temple st.

SENIORS, 37.

JUNIOR CLASS.

Charles Henry Alling,	<i>Birmingham,</i>	106 Wall st.
Caleb Dakin Barrett,	<i>Amenia, N. Y.</i>	22½ William st.
Moses Bradstreet Bradford,	<i>Middletown,</i>	21 Bradley st.
John Gilbert Bramley,	<i>Bovina, N. Y.</i>	14 Lock st.
George Loomis Brownell,	<i>East Haddam,</i>	44 York sq.
Amos Avery Browning,	<i>Norwich,</i>	8 Lock st.
Charles Stewart Bunce,	<i>Glastenbury,</i>	8 Elm st.
Algernon Taylor Burr,	<i>Westport,</i>	104 Grove st.
Frank Taylor Chambers,	<i>Wilmington, Del.</i>	122 College st.
Edward Benjamin Chandler,	<i>Woodstock,</i>	30 Dixwell av.
John Henry Chapman,	<i>New York City,</i>	46 Elm st.
William Alexander Christie,	<i>Newport, R. I.</i>	29 Prospect st.
Arthur Eugene Clarke,	<i>Batavia, N. Y.</i>	420 Chapel st.
George Rufus Cooley,	<i>Hamden,</i>	106 Crown st.
Frederic Augustus Corning,	<i>Hartford,</i>	38 High st.
Chambers McKibbin Craig,	<i>Alleghany City, Pa.</i>	33 Prospect st.
James Cunningham,	<i>Pittston, Pa.</i>	149 College st.
Charles William Fenn,	<i>Portland, Me.</i>	136 College st.
Frederic Hodgeman Foote,	<i>Port Henry, N. Y.</i>	23 Prospect st.
Charles Hamilton Fox,	<i>Lansingburgh, N. Y.</i>	116 College st.
James Freeland,	<i>New York City,</i>	92 Grove st.
Luther Henry Gager,	<i>Coventry,</i>	209 Elm st.
Robert Francis Gaylord,	<i>Sherman,</i>	Room E., D. H.
Livingston Gifford,	<i>Jersey City, N. J.</i>	191 Temple st.
Louis Emile Addison Goll,	<i>Newark, N. J.</i>	193 Temple st.
Frank Holabird Grant,	<i>Glastenbury,</i>	8 Elm st.
John Starr Griffing,	<i>New Haven,</i>	114 Chapel st.
William Cornelius Hall,	<i>Buffalo, N. Y.</i>	73 Trumbull st.
Henry Mortimer Hastings,	<i>Oswego, N. Y.</i>	193 Temple st.
Alfred Pell Haven,	<i>New York City,</i>	73 Trumbull st.
Charles Hildebrand,	<i>New Haven,</i>	16 Chestnut st.
Thomas Douglas Hoxsey,	<i>Paterson, N. J.</i>	27 Prospect st.
William Read Howe,	<i>Orange, N. J.</i>	64 Whitney av.
Julian Kennedy,	<i>Struthers, O.</i>	30 Bristol st.
Edward Austin Kent,	<i>Buffalo, N. Y.</i>	64 Whitney av.
George Reinard Kleeberger,	<i>Apple River, Ill.</i>	30 Bristol st.
Wells Cushman Lake,	<i>Lake Forest, Ill.</i>	432 Chapel st.
Charles Purdy Lindsley,	<i>New Haven,</i>	132 Olive st.

Blanchard Lynde,	<i>Milwaukee, Wisc.</i>	191 Temple st.
Albert Sutton Macgregor,	<i>New York City,</i>	191 Temple st.
Clarence Fake McMurray,	<i>Lansingburgh, N. Y.</i>	116 College st.
Burton Mansfield,	<i>New Haven,</i>	50 Lyon st.
Charles Aldworth Maybury,	<i>Norwalk,</i>	227 Crown st.
John Charles Olmsted,	<i>New York City,</i>	189 Church st.
Edward Day Page,	<i>South Orange, N. J.</i>	11 College st.
Frederic Noah Pease,	<i>Ellington,</i>	44 York sq.
William Edward Peirce,	<i>Raleigh, N. C.</i>	72 Temple st.
Dwight Edward Pierce,	<i>New Haven,</i>	120 High st.
George White Polk,	<i>Odessa, Del.</i>	64 High st.
William Arthur Pratt,	<i>New Haven,</i>	8 Gill st.
William Shugard Righter,	<i>Newark, N. J.</i>	187 Temple st.
Walter Coe Roberts,	<i>New Haven,</i>	8 Brown st.
William Babcock Sawyer,	<i>Buffalo, N. Y.</i>	120 High st.
Richard Sharpe,	<i>Eckley, Pa.</i>	64 High st.
Clarence Hoyt Stilson,	<i>Cleveland, O.</i>	153 Crown st.
Frederick Monerieff Turnbull,	<i>Hartford,</i>	134 College st.
George Leland Upham,	<i>Yonkers, N. Y.</i>	193 Temple st.
Thomas Alfred Vernon,	<i>Brooklyn, L. I.</i>	136 College st.
Alonzo Earl Wemple,	<i>Brooklyn, L. I.</i>	9 Library st.
William Rodman Wharton,	<i>Germantown, Pa.</i>	8 Lock st.
Alfred Newton Wheeler,	<i>Southford,</i>	59 Wooster st.
Henry Stacy Whipple,	<i>Birmingham,</i>	106 Wall st.
Edward Luther White,	<i>Waterbury,</i>	193 Temple st.
George Horace Wilcox,	<i>West Meriden,</i>	40 York sq.
Frederick Wood,	<i>Norwalk,</i>	227 Crown st.
Kenjiro Yamagawa,	<i>Japan,</i>	29 Prospect st.

JUNIORS, 66.

FRESHMAN CLASS.

Samuel Forbes Adam,	<i>Canaan,</i>	127 College st.
Halsey Warren Allen,	<i>Jersey City, N. J.</i>	94 Grove st.
Evelyn Marcelon Andrews,	<i>Norwich,</i>	22 Trumbull st.
Benjamin Phillips Audubon,	<i>New Haven,</i>	351 Orange st.
Alvin Driggs Ayers,	<i>Orange,</i>	432 Chapel st.
Charles Eben Bacon,	<i>Middletown,</i>	125 Dwight st.
Charles Loring Brace,	<i>Hastings, N. Y.</i>	189 Church st.
James Henry Brewster,	<i>New Haven,</i>	49 Chapel st.
Frank Elwood Brown,	<i>West Haven,</i>	West Haven.
William McCulloh Brown,	<i>Brookline, Mass.</i>	143 York st.
Willis Browning,	<i>Norwich,</i>	8 Lock st.
Hermon Beardsley Butler,	<i>New York City,</i>	169 Temple st.
Walter Cleveland Butler,	<i>New Haven,</i>	113 Olive st.
Lloyd Joseph Caswell,	<i>Norwich,</i>	132 College st.
Clarence Augustus Claflin,	<i>Hopkinton, Mass.</i>	167 Temple st.
Sidney William Clark,	<i>Hartford,</i>	223 Elm st.
Jocelyn Plant Cleaveland,	<i>New Haven,</i>	140 York st.
Frank Welles Crowell,	<i>Brooklyn, N. Y.</i>	132 College st.
John Moffat Cunningham,	<i>Poughkeepsie, N. Y.</i>	149 College st.
Frederick Perkins Dewey,	<i>West Haven,</i>	West Haven.
Charles Dickinson,	<i>Fordham, N. Y.</i>	193 Temple st.
George Cornwell Dunham,	<i>Southington,</i>	66 Bradley st.
Edward Payson Farren,	<i>New Haven,</i>	35 High st.
John Sherman Fitch,	<i>New Haven,</i>	46 High st.
Edward Livingston Ford,	<i>Niagara Falls, N. Y.</i>	120 High st.
Porter Dwight Ford,	<i>Washington,</i>	66 Martin st.
Stanley Forbes,	<i>San Francisco, Cal.</i>	81 York st.
Edward Jasper Francke,	<i>New York City,</i>	7 Library st.
Robert Jackson Gibson,	<i>New Haven,</i>	44 Edwards st.
William Wesley Gibson,	<i>New Haven,</i>	44 Edwards st.
Edward Gillette,	<i>New Haven,</i>	15 Columbus st.
Charles Cortledge Godfrey,	<i>Southport,</i>	7 Library st.
Thomas Milburn Gopsill,	<i>Jersey City, N. J.</i>	143 York st.
Jack Hays Hammond,	<i>San Francisco, Cal.</i>	8 Elm st.
William Colt Harding,	<i>Long Meadow, Mass.</i>	143 Prospect st.
James Lawrence Houghteling,	<i>Chicago, Ill.</i>	167 Temple st.
Randell Hunt,	<i>New Orleans, La.</i>	132 College st.
Saburo Iwao,	<i>Kumamoto, Japan,</i>	84 Wall st.

William Brinkerhoff Jackson,	<i>Belleville, N. J.</i>	114 Grove st.
Edward Hine Johnson,	<i>Jersey City, N. J.</i>	94 Grove st.
Clifford Pearse Johnston,	<i>Lake Forest, Ill.</i>	147 Orange st.
James Tewksbury Law,	<i>Tarrytown, N. Y.</i>	146 College st.
John Richard Lingren,	<i>Chicago, Ill.</i>	125 Dwight st.
Thomas Howard Linsley,	<i>West Meriden,</i>	121 Park st.
John Francis Luby,	<i>New Haven,</i>	21 Nash st.
Max Mailhouse,	<i>New Haven,</i>	49 Meadow st.
Howard Meyer,	<i>New York City,</i>	35 College st.
Frederick Plumb Miles,	<i>Salisbury,</i>	127 Crown st.
Hiram Allen Miller,	<i>New Haven,</i>	244 Crown st.
James Blair Murray,	<i>Norwich,</i>	132 College st.
William Mayo Newhall,	<i>San Francisco, Cal.</i>	8 Elm st.
Arthur Edward Nichols,	<i>Yonkers, N. Y.</i>	11 College st.
Miles Greenwood Nixon,	<i>Chicago, Ill.</i>	176 Temple st.
William Beach Palmer,	<i>Bridgeport,</i>	Bridgeport.
Edward Hunt Phipps,	<i>New Haven,</i>	56 Olive st.
Cyrus Polk,	<i>Odessa, Del.</i>	64 High st.
William Allen Pratt,	<i>Montclair, N. J.</i>	153 Crown st.
Nathaniel Chapin Ray,	<i>West Haven,</i>	271 Chapel st.
James Tracy Richards,	<i>New York City,</i>	120 College st.
Charles Brigham Rockwood,	<i>Indianapolis, Ind.</i>	114 Grove st.
George Trinble Rodgers,	<i>Brookville, Pa.</i>	8 Lock st.
Edward Larned Ryerson,	<i>Chicago, Ill.</i>	167 Temple st.
Andrew Gilbert Sheak,	<i>Binghamton, N. Y.</i>	81 York st.
William Atwood Shelton,	<i>Birmingham,</i>	144 Elm st.
Edward Gordon Sherman,	<i>Morristown, N. J.</i>	114 High st.
Charles David Seeberger,	<i>Chicago, Ill.</i>	147 Orange st.
Cornelius Sleight,	<i>Sag Harbor, N. Y.</i>	9 Library st.
George Watson Smith,	<i>Chicago, Ill.</i>	167 Temple st.
LeGrand Smith,	<i>Chicago, Ill.</i>	167 Temple st.
James Clifton Stone,	<i>Leavenworth, Kan.</i>	167 Temple st.
Howard Steadman Talcott,	<i>Hartford,</i>	147 York st.
George Franklin Taylor,	<i>Willimantic,</i>	38 High st.
Francis Augustus Terry,	<i>Lyme,</i>	133 Dwight st.
Allan Mason Thomas,	<i>Wickford, R. I.</i>	33 Prospect st.
Frederick William Vanderbilt,	<i>New York City,</i>	85 College st.
Charles Williams Van Vleck,	<i>Cincinnati, O.</i>	416 Chapel st.
Alfred Elisha Walker,	<i>Orange,</i>	85 Church st.
William Oakley Wallace,	<i>Ansonia,</i>	525 Chapel st.
Charles Alexander Watson,	<i>Hartford,</i>	

David Agnew Weyer,	<i>Madison, Ind.</i>	170 George st.
David Willard Williams,	<i>Glastenbury,</i>	8 Elm st.
Thomas Yeatman,	<i>New Haven,</i>	36 Elm st.
		FRESHMEN, 82.

SPECIAL STUDENTS NOT CANDIDATES FOR A DEGREE.

Launcelot Winchester Andrews,	<i>Springfield, Mass.</i>	462 Chapel st.
Charles Edwin Bogue,	<i>Crown Point, N. Y.</i>	187 George st.
Thomas Attwater Bostwick,	<i>New Haven,</i>	162 Olive st.
Charles Albert Burt,	<i>Wallingford,</i>	169 Temple st.
Russell Henry Chittenden,	<i>New Haven,</i>	23 Humphrey st.
Stephen Elijah Churchill,	<i>Stamford, N. Y.</i>	42 York sq. pl.
Samuel Fessenden Clark,	<i>Geneva, Ill.</i>	27 Prospect st.
Henry Sheldon DeForest,	<i>Birmingham,</i>	Birmingham.
Frank R. Eltzner,	<i>New Haven,</i>	201 Wooster st.
James Hall Foote,	<i>Cincinnati, O.</i>	73 Trumbull st.
Franklin Wilson Hall,	<i>Killingworth,</i>	14 Park st.
Abbott Kinney,	<i>Baltimore, Md.</i>	New Haven House.
C. G. Knox,	<i>Yonkers, N. Y.</i>	New Haven House.
Frederick Anthony Marks,	<i>Wallingford,</i>	169 Temple st.
William Henry Porter,	<i>Norfolk,</i>	125 High st.
William James Rattle,	<i>Cleveland, O.</i>	134 College st.
Charles Waterman Smith,	<i>Hartford,</i>	134 College st.
Eliphalet Gilman Storer,	<i>New Haven,</i>	6 Trumbull st.
Charles Wall Truslow,	<i>New York City,</i>	44 York sq.
Samuel Traquair Tyson,	<i>Philadelphia, Pa.</i>	14 s. H.
A. B. Waring,	<i>Yonkers, N. Y.</i>	New Haven House.
Henry Ellsworth Wood,	<i>Joliet, Ill.</i>	187 Temple st.

SPECIAL STUDENTS, 22.

SUMMARY.

GRADUATES,	-	-	-	-	-	-	40
SENIORS,	-	-	-	-	-	-	37
JUNIORS,	-	-	-	-	-	-	66
FRESHMEN,	-	-	-	-	-	-	82
SPECIAL STUDENTS,	-	-	-	-	-	-	22
TOTAL,	-	-	-	-	-	-	247

SHEFFIELD SCIENTIFIC SCHOOL.

I.

Objects.

THE SHEFFIELD SCIENTIFIC SCHOOL is devoted to instruction and researches in the mathematical, physical, and natural sciences, with reference to the promotion and diffusion of science, and also to the preparation of young men for such pursuits as require especial proficiency in these departments of learning. It is one of the Departments of Yale College, like the law, medical, theological, and art schools, having its separate funds, buildings, teachers, and regulations, but governed by the Corporation of Yale College, which appoints the professors and confers the degrees. It is, in part, analogous to the academic department or classical college, and, in part, to the professional schools.

The instruction is intended for two classes of students :—

I. Graduates of this or of other Colleges, and other persons qualified for advanced or special scientific study.

II. Undergraduates who desire a training chiefly mathematical and scientific, in less part linguistic and literary, for higher scientific studies, or for various other occupations to which such training is suited.

II.

History and Organization.

The School was commenced in 1847. In 1860, a convenient building and a considerable endowment were given by Joseph E. Sheffield, Esq., of New Haven, whose name, at the repeated request of the Corporation of Yale College, was afterward attached to the foundation. Mr. Sheffield has frequently and munificently increased his original gifts, and during the past year, a large additional building, completely furnished throughout, was finished at his expense and presented to the School.

In 1864, by an act of the Connecticut Legislature, the national grant for the promotion of scientific education (under the congressional enactment of July, 1862) was given to this department of Yale College, which thus became "the College of Agriculture and the Mechanic Arts for Connecticut." Since that time, and especially since the autumn of 1869, numerous liberal gifts have

been received from the citizens of New Haven, and from other gentlemen in Connecticut, New York, and St. Louis, for the endowment of the School, and the increase of its collections.

The action of the State led to the designation by law of a State Board of Visitors, consisting of the Governor, Lieutenant-Governor, three senior Senators, and the Secretary of the State Board of Education; and this Board, with the Secretary of the Scientific School, is also the Board for the appointment of students to hold the State scholarships.

At the request of the Governing Board, the Corporation of Yale College has also appointed a Board of Councillors for the School, consisting of a number of gentlemen who have taken a deep interest in its welfare, and have assiduously labored to secure its success.

The Governing Board consists of the President of Yale College and the Professors who are permanently attached to the School. There are several other instructors associated with them, a part of whom are connected with other departments of the College.

III.

Buildings and Apparatus.

The two buildings in which the work of instruction in the Scientific School is carried on are called Sheffield Hall and North Sheffield Hall. These contain a large number of recitation and lecture rooms, a hall for public assemblies and lectures, chemical and metallurgical laboratories, a photographic room, an astronomical observatory, museums, a library and reading room, besides studies for some of the professors, where their private technical libraries are kept.

The following is a summary statement of the collections belonging to the School:—

1. Laboratories and Apparatus in Chemistry, Metallurgy, Physics, Photography, and Zoology.
2. Metallurgical Museum of Ores, Furnace Products, etc.
3. Agricultural Museum of Soils, Fertilizers, useful and injurious insects, etc.
4. Collections in Zoology.
5. Astronomical Observatory, with an equatorial telescope by Clark and Sons of Cambridge, a meridian circle, etc.
6. A collection of Mechanical Apparatus, constituting the "Collier Cabinet."
7. Models in Architecture, Geometrical Drawing, Civil Engineering, Topographical Engineering, and Mechanics; diagrams adapted to public lectures; instruments for field practice.

8. Maps and Charts, topographical, hydrographical, geological, etc.

The mineralogical cabinet of Professor Brush, the herbarium of Professor Brewer, the collection of native birds of Professor Whitney, and the astronomical instruments of Professor Lyman, are deposited in the building. Professor Eaton's herbarium, near at hand, is freely accessible.

Students are also admitted, under varying conditions, to the College and Society libraries, the College Reading Room, the Cabinet of Minerals and Fossils, the School of the Fine Arts, and the Gymnasium.

IV.

The Library.

The special technical library of the Scientific School consists of about five thousand volumes. Included in this is the "Hillhouse Mathematical Library" of twenty-four hundred volumes, collected during a long series of years by Dr. William Hillhouse, and four years ago purchased and presented to the Institution by Mr. Sheffield. A Catalogue of this collection forms a supplement to the Annual Report of the Governing Board for 1870.

The following scientific journals are received regularly at the Library, and are accessible to all for consultation.

AMERICAN.

Journal of the Franklin Institute.
Engineering and Mining Journal.
Scientific American.
Mining and Scientific Press.
Van Nostrand's Eclectic Engineering Magazine.
Railroad Gazette.
Official Gazette of the U. S. Patent Office.
Bulletin of the National Association of Wool Manufacturers.
American Chemist.
American Journal of Science.

ENGLISH.

Agricultural Gazette, The.
Annals and Magazine of Natural History.
Builder, The.
Economist, The.
Engineer, The.
Engineering.
Farmer's Magazine.
Garden, The.
Gardener's Chronicle, The.
Grevillea.
Iron.
Journal of the Anthropological Institute.

Journal of the Chemical Society.
 ——— of the Iron and Steel Institute.
 ——— Quarterly, of Microscopical Science.
 ——— Quarterly, of Pure and Applied Mathematics.
 ——— Quarterly, of Science.
 Magazine, The Botanical.
 Mining Journal, The.
 Monthly Notices of the Royal Astronomical Society.
 Nature.
 News, The Chemical, and Journal of Physical Science.
 Philosophical Magazine, The London, Edinburgh, and Dublin.

FRENCH.

Annales de Chimie et de Physique.
 ——— Nouvelles de la Construction.
 ——— des Ponts et des Chaussées.
 Archives de Zoologie Experimentale et Generale.
 Bulletin de la Société de Géographie.
 ——— de Société Chimique.
 Connaissance des Temps.
 Journal d'Agriculture Pratique.
 ——— de Zoologie.
 Mémoires de la Société d'Anthropologie de Paris.
 Mondes, Les.
 Revue Scientifique.
 ——— Universelle des Mines.
 Technologiste, Le.

GERMAN.

Annalen der Landwirthschaft.
 ——— der Physik und Chemie.
 Archiv für Anthropologie.
 Berichte der Deutschen Chemischen Gesellschaft.
 Centralblatt Chemisches.
 ——— Polytechnisches.
 Civil-Ingenieur, Der.
 Hedwigia.
 Jahrbuch, Berliner Astronomisches.
 ——— über die gesammten Fortschritte der Mathematik.
 Journal für reine und angewandte Mathematik.
 Milch-Zeitung.
 Nachrichten, Astronomische.
 Repertorium für Experimental-Physik, etc.
 Zeitschrift für Biologie.
 ——— für Analytische Chemie.
 ——— für Math. und Naturw. Unterricht.
 ——— für Wissenschaftliche Zoologie.
 Zeitung, Berg-und Hüttenmännische.
 ——— Botanische.
 ———
 Niederländisches Archiv für Zoologie.

Numerous scientific journals, not included in this list, can be found in the private libraries of various professors, which are deposited in the building, and are accessible for consultation; and in the College library there are a large number of others, especially of the proceedings of foreign academies and scientific societies.

V.

Instruction for Graduate and Special Students.

Persons who have gone through undergraduate courses of study, here or elsewhere, may avail themselves of the facilities of the School for more special professional training in the physical sciences and their applications, gaining in one, two, or three years the degree of BACHELOR OF PHILOSOPHY, or, in two additional years of Engineering study, that of CIVIL ENGINEER, or of DYNAMICAL ENGINEER.

Or, engaging in studies of a less exclusively technical character, they may become candidates for the degree of DOCTOR OF PHILOSOPHY. The instruction in such cases will be adapted to the particular needs and capacities of each student, and may be combined with that given by the graduate instructors in other departments of the University. This degree is conferred upon those who, having already taken a Bachelor's degree, engage as students in the Department of Philosophy and the Arts for not less than two years in assiduous and successful study. It is not given upon examination to those whose studies are pursued elsewhere. The requirements for it will in some cases exact of the student more than two years of post-graduate labor; so, especially, wherever the course of undergraduate study has been, as in the Scientific School, of less than four years. The candidate must pass a satisfactory final examination, and present a thesis giving evidence of high attainment in the branches of knowledge to which he has attended. A good knowledge of Latin, German and French will be required in all cases, unless, for some exceptional reason, the candidate be excused by the Faculty. The graduating fee is ten dollars.

Subjects likely to receive special attention are suggested as follows:—

Professor NORTON will instruct in celestial mechanics and in spherical astronomy.

Professor LYMAN, in the use of meridional and other astronomical instruments, and in astronomical spectroscopy.

Professor TROWBRIDGE, in the principles of thermodynamics, and the artificial generation, transfer, and utilization of heat as a source of power.

Professor BRUSH, in the analysis and determination of mineral species, and in descriptive mineralogy.

Professor JOHNSON, in theoretical, analytical, and agricultural chemistry.

Professor BREWER, in agriculture and forest culture, in the use of the microscope, and in physical geography.

Professor CLARK, in definite integrals, differential equations, analytical mechanics, the theory of numerical approximations, and the method of least squares.

Professor EATON, in structural and systematic botany, including the North American flora and the description of genera and species.

Professor MARSH, in paleontology and comparative osteology.

Professor WALKER, in public finance and in the statistics of industry.

Professor ALLEN, in analytical chemistry, and in metallurgy.

Professor VERRILL, and Mr. S. I. SMITH, in zoölogy and geology.

The same courses of study are open, for a longer or shorter time, to graduate students who do not desire to become candidates for a degree.

Students who have taken the degree of Bachelor of Philosophy, may obtain the degree of CIVIL or of DYNAMIC ENGINEER at the end of two academical years, by pursuing the following higher course of study and professional training.

The course of study for the degree of CIVIL ENGINEER will comprise

1. Higher Calculus. Higher Geometry. Theory of Numerical Operations.
2. Analytical Mechanics. Mechanics applied to Engineering.
3. A Course of Construction and Design. Projects.
4. Practical Astronomy, with use of instruments, computations, etc.

This course will occupy three academical terms.

To secure the requisite amount of professional knowledge and practice, the candidate will be required to furnish a comprehensive Report of the results of an examination into the existing condition of some special line of constructive art; or to present proper evidence that he has had actual charge in the field, for several months, of construction or surveying parties, or held some responsible position deemed equivalent to this.

An elaborate design must also be submitted of some projected work of construction, based upon exact data obtained from careful surveys made by the candidate, and comprising all the requisite calculations, and the necessary detailed drawings, and accompanied by full specifications of the work to be done, and the requirements to be met by the contractor.

The fee for this degree is five dollars.

The course of study for the degree of DYNAMIC ENGINEER will comprise

1. Higher Calculus, General Theory of Equations and of Numerical Operations.
2. General Principles of Dynamics (Analytical Mechanics). Including special application of these principles to Dynamical problems.
3. Constructions of Machines. Designs.
4. Preparations of theses on special subjects in Dynamic Engineering.

During the second year candidates will be permitted to employ such a portion of their time as may be deemed advisable or necessary in the examination of engineering works and manufacturing establishments, and may also have the privilege of entering upon professional practice, provided it is done with the knowledge and consent of the Professor of Dynamic Engineering, and under such circumstances as shall appear to him to be favorable to professional progress.

An elaborate thesis on some professional subject, with an original design, or project, accompanied by proper working drawings, will be required at the end of the second year.

The fee for this degree is five dollars.

SPECIAL STUDENTS.—For the benefit of those who, being fully qualified, desire to pursue particular studies without reference to the obtaining of a degree, special or irregular students are received in most of the departments of the School; not, however, in the Select Course or in the Freshman Class.

It should be distinctly understood that these opportunities are not offered to persons who are incompetent to go on with regular courses, but are designed to aid those who, having received a sufficient preliminary education elsewhere, desire to increase their proficiency in special branches.

VI.

Instruction for Undergraduate Students.

TERMS OF ADMISSION.—Candidates must be not less than sixteen years of age, and must bring satisfactory testimonials of moral character from their former instructors or other responsible persons.

For admission to the Freshman Class the student must pass a thorough examination in the following subjects :

English Grammar—including spelling and composition.

History of the United States.

Geography.

Latin—Six books of Cæsar's commentaries or their equivalent, and simple exercises in prose composition.

Arithmetic—including the metric system.

Algebra—Davies' Bourdon's, as far as the general theory of equations, or its equivalent.

Geometry—the nine books of Davies' Legendre or their equivalent.

Plane Trigonometry—including analytical trigonometry.

The examinations for admission take place at North Sheffield Hall, on Friday and Saturday, June 26th and 27th; and on Tuesday and Wednesday, September 8th and 9th, 1874. Opportunity for private examination may, in exceptional cases, be given at other times.

COURSES OF INSTRUCTION, occupying three years, are arranged to suit the requirements of various classes of students. The first year's work is the same for all; during the last two years the instruction is chiefly arranged in special courses.

The special courses most distinctly marked out are the following:—

- (a.) In Chemistry and Metallurgy;
- (b.) In Civil Engineering;
- (c.) In Dynamic (or Mechanical) Engineering;
- (d.) In Agriculture;
- (e.) In Natural History;
- (f.) In studies preparatory to Medical Studies;
- (g.) In studies preparatory to Mining;
- (h.) In Select studies preparatory to other higher pursuits, to business, etc.

The arrangement of the studies is indicated in the annexed scheme.

FRESHMAN YEAR.—INTRODUCTORY TO ALL THE COURSES.

FIRST TERM—*German*.—Whitney's Grammar and Reader. *English*.—Hadley's Brief History of the English Language; Exercises in Composition. *Mathematics*. Olney's University Algebra, Part III, Spherical Trigonometry. *Physics*.—Atkinson's Ganot, with experimental lectures. *Chemistry*.—Eliot and Storer's Manual; Laboratory practice. *Elementary Drawing*.—Practical Lessons in the Art School.

SECOND TERM—*Language, Physics, Chemistry, and Drawing*.—As stated above. *Mathematics*.—Peck's Analytical Geometry. *Physical Geography*.—Lectures.

THIRD TERM—*Mathematics*.—Church's Descriptive Geometry. *Botany*.—Gray's Lessons. Other studies continued. *Political Economy*.—Elementary Lectures. *Drawing*.—Orthographic Projection.

For the Junior and Senior years the students select for themselves one of the following courses:—

(a.) IN CHEMISTRY AND METALLURGY.

JUNIOR YEAR.

FIRST TERM—*Theoretical and Organic Chemistry*.—Lectures. *Chemical Analysis*.—Fresenius. Use of Blow-pipe. *Laboratory Practice*.—Qualitative Analysis. Exercises in English Composition. *German*. *French*.

SECOND TERM—*Laboratory Practice*.—Qualitative Analysis, continued. Quantitative Analysis, begun. *Zoology*.—Lectures. Exercises in English Composition. *German*. *French*.

THIRD TERM—*Mineralogy*.—Dana's. Lectures and Practical Exercises. *Zoology*.—Lectures and Excursions. *Laboratory Practice*.—Quantitative Analysis, continued. Exercises in English Composition. *French*—continued.

SENIOR YEAR.

FIRST TERM—*Metallurgy*. *Geology*.—Dana's. Lectures and Recitations. *Zoology*.—Lectures. *Laboratory Practice*.—Volumetric and Organic Analysis. *Determinative Mineralogy*. Exercises in English Composition. *French*—continued.

SECOND AND THIRD TERMS—*Metallurgy*.—Lectures. *Agricultural Chemistry*.—Recitations and Lectures. *Geology*.—Dana's. *Laboratory Practice*.—Mineral Analysis and Assaying. *Determinative Mineralogy*. *French*—continued.

(b.) IN CIVIL ENGINEERING.

JUNIOR YEAR.

FIRST TERM—*Mathematics*.—Analytical Geometry of Three Dimensions. Church's Differential Calculus. Church's Descriptive Geometry, continued. *Surveying*. *Drawing*.—Mechanical Drawing. Exercises in English Composition. *French and German*.

SECOND TERM—*Mathematics*.—Differential and Integral Calculus. *Astronomy*.—Loomis's *Astronomy*, with practical problems. Exercises in English Composition. *French and German*.

THIRD TERM—*Mechanics*.—Peck's *Elements*. *Surveying*.—Topographical. Topographical sketching in the field. *Drawing*.—Binns' Second Course of Orthographic Projections. Linear Perspective. Isometrical and Topographical Drawing. Exercises in English Composition. *French*.

SENIOR YEAR.

FIRST TERM—*Field Engineering*.—Laying out curves. Location of line of Railroad, with calculations of excavation and embankment. Henck's *Field Book for Railroad Engineers*. *Stone Cutting*—with graphical problems. *Mechanics*.—Mechanics applied to Engineering. *Geology*.—Dana's. *Drawing*.—Architectural. Exercises in English Composition. *French*.

SECOND TERM—*Civil Engineering*.—Mahan's. Building Materials (Lectures). Strength of Materials. Bridge Construction. *Drawing*.—Mechanical. *French*.

THIRD TERM—*Civil Engineering*.—Bridge Construction, continued. Stability of Arches and Walls. *Dynamics*.—Principles of Mechanism. Steam Engine. *Hydraulics*.—Theory of Turbines and other Water Wheels. Neville's *Hydraulics*. *Drawing*.—Structural.

(c.) IN MECHANICAL ENGINEERING.

JUNIOR YEAR.

Pure and Applied Mathematics.—Geometry of Machinery. Analytical Geometry of Three Dimensions. Differential and Integral Calculus. *Mechanics*.—Analytical Mechanics. *Drawing*.—Binns' Orthographic Projections. Principles of Construction. Shading and Tinting, and drawing from Patterns. *Metallurgy*. Exercises in English Composition. *French and German*.

SENIOR YEAR.

Applied Mechanics.—Strength of Materials. Theory of Machines. Theory and Construction of the Steam Engine and other prime movers. Mill work. Examination of Machinery. Mechanical Construction. Use of tools. *Drawing*.—Drawing from actual Machines. Designs of Machines. Exercises in English Composition. *French*. *Metallurgy*.

(d.) IN AGRICULTURE.

JUNIOR YEAR.

FIRST TERM—*Theoretical and Organic Chemistry*—Lectures. *Experimental and Analytical Chemistry*—in their Agricultural applications. Laboratory practice. *French*—begun. *German*—continued.

SECOND TERM—*Agricultural Chemistry*.—Recitations. *Experimental Chemistry*.—Laboratory practice. *French and German*—continued. *Physical Geography*.—Lectures. *Zoölogy*.—Lectures.

THIRD TERM—*Agricultural Chemistry*.—Lectures. *Horticulture and Kitchen Gardening*.—Lectures. *Mineralogy*.—Lectures and Practical Exercises. *Zoology*.—Lectures. *Experimental Chemistry*.—Laboratory practice. *French*—continued. *Drawing*.—Free-hand practice. *Excursions*.—Botanical, Zoological, etc.

SENIOR YEAR.

FIRST TERM—*Agriculture*.—Cultivation of the Staple Crops of the Northern States. Lectures. *Agricultural Zoology*.—Origin and Natural History of Domestic Animals. Insects useful and injurious to Vegetation. Lectures. *Geology*.—Dana's Manual. *French*—continued. *Excursions*.—Agricultural, Zoological, Geological, etc.

SECOND TERM—*Agriculture*.—Stock-raising and principles of Breeding. Lectures. *English*. *Human Anatomy and Physiology*.—Lectures. *French*—continued.

THIRD TERM—*Rural Economy*.—History of Agriculture and Sketches of Husbandry in Foreign Countries. Adaptation of farming to soil, climate, market, and other conditions. Systems of Husbandry. Stock, sheep, grain, and mixed farming. Lectures. *Excursions*.—Agricultural, Geological, Zoological, and Botanical.

(e.) IN NATURAL HISTORY.

(Either Geology, Mineralogy, Zoology, or Botany may be made the principal study, some attention in each case being directed to the other three branches of Natural History.)

JUNIOR YEAR.

FIRST TERM—*Zoology*.—Daily Laboratory instruction; Zoological Excursions. *Botany*.—Gray's Text-Book; Use of the Microscope. *Chemistry*.—Theoretical and Organic Chemistry. *French*—begun. *German*—continued.

SECOND TERM—*Zoology and Palæontology*.—Laboratory practice. Lectures. *Botany*.—Lectures; Gray's Text-Book. *Physical Geography*.—Lectures and Recitations. *Chemistry*.—Laboratory practice. *French and German*—continued.

THIRD TERM—*Zoology and Palæontology*.—Laboratory practice. Lectures, Excursions (land and marine). *Botany*.—Excursions. Practical exercises. Gray's Manual. *Mineralogy*.—Dana's. Lectures. Practical exercises. *French*—continued. *Drawing*.—Free-hand practice.

SENIOR YEAR.

FIRST TERM—*Language*.—Whitney's Language and the Study of Language. *French*.—Selections. *Zoology and Palæontology*.—Laboratory Practice. Lectures. Excursions. *Botany*.—Excursions. Herbarium studies. *Geology*.—Dana's Manual. Excursions.

SECOND TERM.—*Zoology and Palæontology*—continued. *Botany*.—Herbarium studies. Botanical Literature. Essays in Descriptive Botany. *Geology*.—Dana's Manual. *Anatomy and Physiology*.—Academical Lectures. *French*.—Selections. *Whitney on Language*—continued.

THIRD TERM.—*Zoology, Botany, and Palæontology*—continued, with Excursions. *Photography*.—Practical instruction.

Besides the regular courses of lectures on structural and systematic Zoölogy and Botany, and on special subjects, students are taught to prepare, arrange, and identify collections, to make dissections, to pursue original investigations, and to describe Genera and Species in the language of science. For these purposes, large collections in Zoölogy and Paleontology belonging to the College are available, as are also the private botanical collections of Professor Eaton.

(f.) IN PREPARATION FOR MEDICAL STUDIES.

During the Junior year, the work of this course will be chiefly under the direction of the instructors in Chemistry. Especial attention will be given to qualitative and quantitative analysis, in their physiological and medical bearings; and to the preparation and study of the organic proximate elements. In the Senior year, the work will be chiefly under the direction of the Professors of Zoölogy and Botany. Attention will be paid in Zoölogy to comparative anatomy, reproduction, embryology, the laws of hereditary descent, and human parasites; and in Botany to a general knowledge of structural and physiological Botany, and to medicinal, food-producing, and poisonous plants.

(g.) IN STUDIES PREPARATORY TO MINING.

Young men desiring to become Mining Engineers, can pursue the regular course in Civil or Mechanical Engineering, and at its close can spend a fourth year in the study of metallurgy, mineralogy, etc.

(h.) IN SELECT STUDIES PREPARATORY TO OTHER HIGHER PURSUITS, TO BUSINESS, ETC.

JUNIOR YEAR.

FIRST TERM.—*German and Political Economy*—continued. *English*. Langland's Piers Plowman. *French*—begun. Lectures and Exercises in Chemistry and Mineralogy. Lectures on the Physical Geography of Europe.

SECOND TERM.—*German, French*—continued. *English*.—Chaucer. *Astronomy*—Loomis's Astronomy, with practical problems. *Modern History*.—Recitations and Lectures.

THIRD TERM.—*French*—continued. *English*.—Shakespeare. *Mechanics*.—Peck's Elements. *Botany and Zoölogy*—Lectures and Excursions, and laboratory practice.

SENIOR YEAR.

LANGUAGE.—The study of French is continued through the year, and during the first two terms there are recitations in Whitney's Language and the Study of Language. In English, Shakespeare, Milton, Dryden, and Pope are the authors studied throughout the year, and in the order here named.

NATURAL SCIENCE.—The study of Geology is pursued by recitations, lectures, and excursions. Lectures are given in Rural Economy and the Principles of Agriculture, and also in Agricultural Chemistry. Botany is studied during the early part of the autumn term.

HISTORY, GEOGRAPHY, AND POLITICAL ECONOMY.—Lectures, Recitations, and Exercises will be continued through the year.

Exercises in English Composition are required during the entire course from all the students. The preparation of graduating theses is among the duties of the Senior Year.

Lectures on Military Science and Tactics are annually given. Instruction in Elocution is given to all who desire it the second term of Senior year.

Drawing.

The course in drawing extends through the three years. During the first term and half of the second term of Freshman year, the students practice free-hand drawing at the Art School building, under the direction of Professor Niemeyer, of the Yale School of the Fine Arts. After the completion of the course in free-hand drawing, instruction is given by Mr. F. R. Honey, during the second half of the year, in the elementary principles of instrumental drawing, embracing the whole of Binns' first course of orthographic projections, and Descriptive Geometry as far as warped surfaces. This course is obligatory upon all.

During the Junior and Senior years, instruction in drawing is obligatory only on the students in Civil and Mechanical Engineering. In the former year the system of instruction embraces Binns' second course in orthographic projections, isometric drawing, shades and shadows, tinting, perspective, and warped surfaces. By this method all the problems in Descriptive Geometry are required to be worked out on the drawing-board instead of the black-board. The course extends through the entire year, and is under the direction of Mr. Honey.

In Senior year, students are required to apply the principles of drawing already obtained to works of construction, under the general supervision of the professors of Civil and of Dynamic Engineering.

VII.

Methods of Instruction.

The instructions of this institution are given chiefly in small class rooms, by recitations or familiar lectures, illustrated by the apparatus at the command of the various teachers. In many studies weekly excursions are made for the purpose of collecting specimens and examining natural phenomena.

In Chemistry and Metallurgy the students work several hours daily in well appointed laboratories, under the direct superintendence of the instructors, and are guided through systematic courses of quantitative and qualitative analysis, assaying, and the blow-pipe determination of minerals and ores.

In Botany, during the summer of Junior year, exercises in analyzing and identifying plants occur two or three times a week, followed by practice in writing characters and descriptions of plants from living specimens. Students are shown also how to collect and preserve specimens for future use, several Natural Orders being especially indicated to each class for special work in collecting. In the autumn term of Senior year, the work of the summer is continued. Students are then expected to write generic as well as specific characters, and at the close of the term an essay on some one Natural Order will be required. During the second and third terms, a Herbarium of the indicated Natural Orders will be prepared and presented for examination at the end of the year.

In Zoölogy weekly excursions are made during the third term of Junior and first term of Senior year, in company with the instructors, for the purpose of observing the habits and making collections of marine, fresh-water, and terrestrial animals of all classes. Each student is required to prepare and present for examination a collection containing a specified number of species, and illustrating the various classes of animals. He must also be able to pass an examination upon his collection, at least to the extent of explaining the classes illustrated, and showing why particular specimens belong to their respective classes.

In Geology excursions are made for the purpose of examining geological phenomena, and seeing the rocks in place; and along with this there are frequent visits to the geological collections in company with the instructor, for the purpose of seeing larger series of fossils than can be exhibited in the class room.

In addition to the above, a course of lectures is given every winter by the professors of the school and others, on topics of popular interest.

VIII.

Tuition Charges.

The charge for tuition is \$150 per year, payable \$55 at the beginning of the first and of the second term, and \$40 at the beginning of the third term. The special student of Chemistry has an additional charge of \$70 per annum for chemicals and use of apparatus. He also supplies himself at his own expense with gas, flasks, crucibles, etc., the cost of which should not exceed \$10 per term. An additional charge of \$5 is annually made

to each student for the use of the College Reading Room and Gymnasium.

IX.

Church Sittings.

Free sittings for students in this department of Yale College are provided as follows :

In the Center Church (Cong.): Pews Nos. 36 and 42, in the North Gallery.

In Trinity Church (Episc.): Pews Nos. 175 and 177, in the North Gallery.

In the First Methodist Church: Pew No. 78, at the head of the West Aisle (below).

Any of the students may occupy a sitting in these slips. Those who prefer to pay for a sitting for a year, more or less, in the churches above mentioned, or in any other church of any denomination, will be aided on application to the Secretary of the School.

Sittings in the Gallery of the College Chapel are free as heretofore to the students of this department.

X.

Degrees.

Students of this department, on the recommendation of the Governing Board, are admitted by the Corporation of Yale College to the following degrees. They are thus conferred :

1. **BACHELOR OF PHILOSOPHY**: on those who complete any of the three-year courses of study, passing all the examinations in a satisfactory manner, and presenting a graduation thesis.

The fee for graduation as Bachelor of Philosophy, including the fee for Triennial Catalogues, Commencement Dinners, etc., is ten dollars; unless the person taking the degree is also an academical graduate, when it is but five dollars.

2. **CIVIL ENGINEER** and **DYNAMIC ENGINEER**: The requirements for these degrees are stated on pages 49 and 50.

3. **DOCTOR OF PHILOSOPHY**: The requirements for this degree are stated on page 48.

XI.**Terms and Vacations.**

The next academic year begins Thursday, September 10, 1874. The vacations correspond with those of the Academical Department, giving two weeks at Christmas, two weeks in the Spring, and eleven weeks in the Summer.

XII.**Announcement in Respect to State Students.**

The scholarships established in this School in consequence of the bestowal upon it of the Congressional grants are designed to aid young men who are in need of pecuniary assistance in fitting themselves for agricultural and mechanical pursuits of life. All applicants must be citizens of Connecticut. In case there are more applicants than vacancies, candidates will be preferred who have lost a parent in the military or naval service of the United States, and next to these such as are most in need of pecuniary assistance: and the appointments will be distributed as far as practicable among the several counties in proportion to their population. The appointing Board for the current year, consisting of the Board of Visitors of the State and the Secretary of the School, will meet on June 23, 1874, and at about the same time in the year 1875, due notice of which will be given by publication in every county of the State. All applications should be made previous to that time. Blank forms for application will be sent, when requested, by Professor GEORGE J. BRUSH, Secretary of the Appointing Board.

XIII.**Anniversary.**

The Anniversary of the School is held on Tuesday of the Commencement week in Yale College, June 23, 1874, when selections from the graduation theses are publicly read. The degrees are publicly conferred by the President and Fellows of Yale College on Commencement Day.





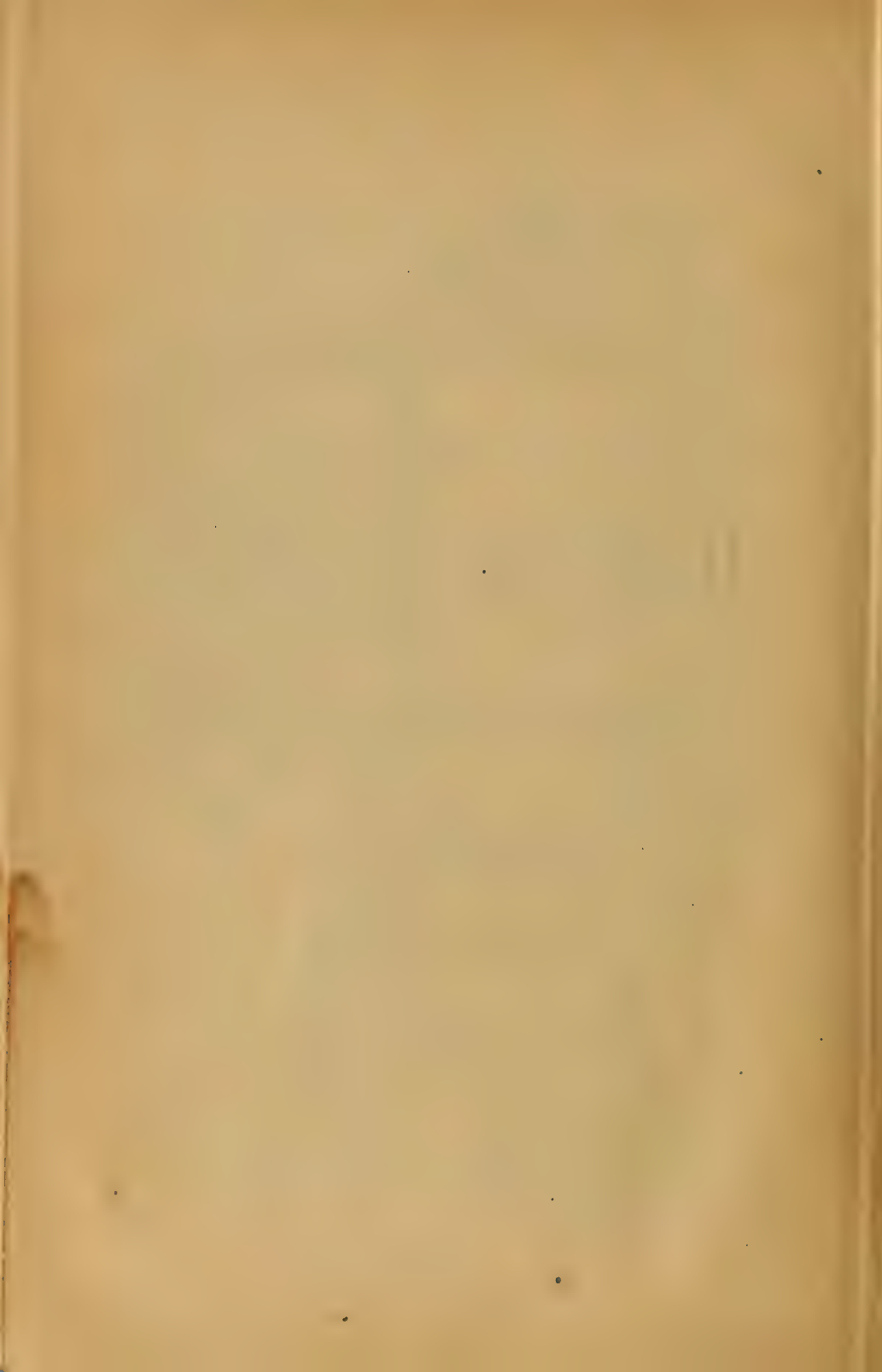


HARTFORD HOSPITAL.

FOURTEENTH ANNUAL REPORT
OF THE
EXECUTIVE COMMITTEE
OF THE
HARTFORD HOSPITAL,
PRESENTED TO THE CORPORATION
AT THEIR
ANNUAL MEETING, APRIL 13, 1874.



HARTFORD:
PRESS OF THE CASE, LOCKWOOD & BRAINARD CO.
1874.



OFFICERS OF THE CORPORATION.

JAMES B. HOSMER, *President.*

ALBERT DAY, *Vice-President.*

FLAVIUS A. BROWN, *Secretary and Treasurer.*

EXECUTIVE COMMITTEE.

EDSON FESSENDEN,
GEORGE B. HAWLEY,
CHARLES H. NORTHAM.

AUDITORS.

GEORGE M. BARTHOLOMEW,
ENOCH C. ROBERTS.

COMMITTEE ON FINANCE.

HENRY A. PERKINS,
EDSON FESSENDEN,
GEORGE M. BARTHOLOMEW.

LIBRARIAN.

GURDON B. RUSSELL.

DIRECTORS CHOSEN AT THE ANNUAL MEETING, APRIL, 1874.

JAMES B. HOSMER,

ALBERT DAY,

S. S. WARD,

G. W. RUSSELL,

CHARLES H. NORTHAM,

JOSEPH H. SPRAGUE, *Ex-Officio*,

G. B. HAWLEY,

JAMES GOODWIN,

EDSON FESSENDEN,

ERASTUS COLLINS,

CHARLES M. POND,

GEORGE SEXTON,

H. A. PERKINS.

VICE-PRESIDENTS FOR LIFE BY SUBSCRIPTION OF FIVE HUNDRED DOLLARS
AND UPWARDS; ALSO DIRECTORS FOR LIFE.

*CHESTER ADAMS,
T. M. ALLYN,
*A. S. BECKWITH,
CHARLES BOSWELL,
*LEE & *BUTLER,
GEORGE M. BARTHOLOMEW,
*JAMES G. BOLLES,
JOHN BEACH,
C. N. BEACH,
GEORGE BEACH,
J. SEYMOUR BROWN,
S. C. COLT,
*SAMUEL COLT,
CHENEY BROTHERS,
LEONARD CHURCH,
JOSEPH CHURCH,
GEORGE H. CLARK,
MRS. SAMUEL COLT,
SAMUEL COIT,
ERASTUS COLLINS,
FRANCIS B. COOLEY,
CALVIN DAY,
THOMAS M. DAY,
FOSTER & CO.,
JAMES GOODWIN,
*JOHN H. GOODWIN,
G. B. HAWLEY,
*ELLERY HILLS,
JAMES B. HOSMER,
*EDMUND G. HOWE,

HUNT, HOLBROOK & BARBER,
R. W. H. JARVIS,
H. & W. KENEY,
C. C. LYMAN,
*WILLIAM T. LEE,
*SAMUEL MATHER,
C. H. NORTHAM,
J. M. NILES,
J. S. NILES,
H. A. PERKINS,
JOSEPH PRATT,
DANIEL PHILLIPS,
CHARLES M. POND,
JOHN M. RIGGS,
THOMAS SMITH,
*JOSEPH TRUMBULL,
SAMUEL I. TUTTLE,
WILLIAM F. TUTTLE,
MISS MARY W. WELLS,
WOODRUFF & BEACH,
*THOMAS S. WILLIAMS,
*DAVID WATKINSON,
*JOHN WARBURTON,
*ROBERT WATKINSON,
*MARY A. WARBURTON,
OSWIN WELLES,
*N. M. WATERMAN,
MISS E. M. WATKINSON,
*MRS. MARIA WATKINSON,
*TERTIUS WADSWORTH.

DIRECTORS FOR LIFE BY SUBSCRIPTION OF TWO HUNDRED DOLLARS AND
UPWARDS.

C. H. BRAINARD, .
CHARLES BENTON,
*BOLLES & SEXTON,
HIRAM BISSELL,
BIRCH & BRADLEY,
J. G. BATTERSON, .
*E. A. BULKELEY,
*THOMAS K. BRACE,
*LUCIUS BARBOUR,
CASE, TIFFANY & CO.,

E. N. KELLOGG,
GEORGE S. LINCOLN & CO.,
*SIMEON L. LOOMIS,
*MRS. JOSEPH MORGAN,
ROLAND MATHER,
J. & M. MERRIMAN,
*WILLIAM MATHER,
*JOHN M. NILES,
*C. F. POND,
*IRA PECK,

*ELISHA COLT,
 NEWTON CARTER,
 H. KENDALL CARTER,
 *WILLIAM L. COLLINS,
 CHARLES COLLINS,
 *DANIEL P. CROSBY,
 JULIUS CATLIN,
 AUSTIN DUNHAM,
 LEONARD DANIELS,
 DAY, GRISWOLD & CO.,
 *JAMES DIXON,
 EDSON FESSENDEN,
 *EBENEZER FLOWER,
 *S. W. GOODRIDGE,
 G. F. HAWLEY,
 *ISAAC HILLS,
 *HUNGERFORD & CONE,
 NELSON HOLLISTER,
 REV. JAMES HUGHES,
 *H. HUNTINGTON,

*FRANCIS PARSONS,
 *GUY R. PHELPS,
 Miss ESTHER PRATT,
 E. M. REED,
 HENRY C. ROBINSON,
 E. C. ROBERTS,
 ROGERS BROTHERS,
 *ELISHA K. ROOT,
 *E. G. RIPLEY,
 CHARLES SEYMOUR,
 *Miss ELIZA K. SHEPARD,
 *WILLIAM L. STORRS,
 E. TAYLOR & CO.,
 *O. G. TERRY,
 *ISAAC TOUCEY,
 *MILES A. TUTTLE,
 WILLIAM W. TURNER,
 SAMUEL S. WARD,
 GEORGE M. WELCH,
 *JAMES H. WELLS.

* Deceased.

OFFICERS
OF THE
HARTFORD HOSPITAL.

SUPERINTENDENT.

LEANDER HALL.

CONSULTING PHYSICIANS AND SURGEONS.

GURDON W. RUSSELL, M. D., E. K. HUNT, M. D.,
GEORGE B. HAWLEY, M. D., A. W. BARROWS, M. D.

VISITING PHYSICIANS AND SURGEONS.

P. M. HASTINGS, M. D., W. A. M. WAINWRIGHT, M. D.,
J. C. JACKSON, M. D., G. F. HAWLEY, M. D.,
GEORGE C. JARVIS, M. D., H. S. FULLER, M. D.

OCULIST AND AURIST.

W. SHAW BOWEN, M. D.

HOUSE PHYSICIAN.

W. H. RAYMENTON, M. D.

HOUSE SURGEON.

G. D. HERSEY, M. D.

APOTHECARY.

H. W. FULLER.

STEWARD.

ALFRED BIDWELL.

REPORT

OF THE EXECUTIVE COMMITTEE OF THE HARTFORD HOSPITAL TO THE CORPORATION, AT THEIR ANNUAL MEETING, APRIL 13TH, 1874.

Since the foundation of the Hospital, to the present time, there has been but two deaths from the medical and surgical staff.

Dr. Myron W. Wilson was among the first founders of the Hospital, and took an active part in all its transactions. He was a physician highly esteemed by the community, and had his life been spared, would have stood high in his profession. He died at the commencement of his usefulness in 1856, when the hospital was in its infancy.

During the past year Dr. Samuel B. Beresford has passed away, having completed a long life of usefulness. Dr. B. was one of the first physicians elected on the medical and surgical staff in 1855. From that time to the time of his failing health, he was ever ready with a cheerful smile to do all in his power to relieve the sufferings of his patients. In difficult and obscure cases his counsel was asked by the staff, and was highly respected when given. His interviews with his associates were kind and gentlemanly, and he was loved and respected by them all. He was not consciously guilty of a mean act, and abhorred trickery or chicanery in others. In the Doctor the sick had a true friend, who was ever ready to sympathize with them in their sufferings, and ready to make every effort for their relief.

Your committee cannot but express their profound regret at the loss of one of the most benevolent of the friends of the

hospital, and one of the efficient members of the medical and surgical staff.

The institution shares the general bereavement, and its supporters have reason to feel more deeply than many, the common sorrow, when one who has so often averted the arrows of death from others, yields to its stroke, and the grave closes over the large-hearted and high-minded Beresford. He was blessed with a long and useful life, and died in 1873, ripe for his eternal home.

At the commencement of the fiscal year, the following additions were made to the medical and surgical staff, viz.: Geo. C. Jarvis, W. A. M. Wainwright, and Geo. F. Hawley. The arrangement for dividing the time of attendance at the hospital, was left for them to decide. It is no small labor for a physician in full practice to devote as much time as is necessary for the welfare of the hospital. All this labor is gratuitous, and very acceptably performed. In consideration of this service it was thought advisable not to restrict them in this arrangement.

It is requested by the staff that four of its number should now be placed as consulting physicians and surgeons, and add one new member to the regular staff. The appointment of H. P. Stearns to the position of Superintendent of the Retreat for the Insane, renders it necessary for him to withdraw his name from being nominated on the hospital staff.

It has been thought advisable to make a separate appointment for the treatment of the eye and ear. Dr. W. Shaw Bowen is nominated for that specialty, who attends exclusively to that branch of his profession.

It is with difficulty that diseases of the eye and ear can be treated in general practice. There is a necessity that some plan should be adopted, by which these diseases among the poorer class can be treated successfully. It is not necessary that many of this class should be admitted to the hospital for treatment. They can be treated as out door patients. The hospital proposes to appoint a certain day of the week, and particular hour of the day, when the poor class who deserve treatment for the eye or ear can call at the hospital.

Arrangement will be made for this class to be treated under the care of Dr. Bowen, with the assistance of the house medical staff.

During the past year Mr. Frank Hastings has resigned the position of Superintendent. Every effort was made to find a man capable to fill the vacancy thus made. After due deliberation Mr. Leander Hall was appointed. We trust that time will confirm the favorable opinion formed of his qualifications.

Within the last twelve months a fence has been placed around the grounds. Before this fence was built the grounds were made a common passway for foot passengers and school children. The hospital was much annoyed by this freedom. The grounds are now enclosed, and the patients are free from observation when taking out door exercise, and the male and female patients are entirely separated when walking upon the premises. The grounds have been mostly graded and made ready for the planting of trees and shrubbery, but the want of money alone prevents the accomplishment of this desirable object.

A large and commodious range has been placed in the kitchen with increased facilities for cooking with steam. It has been the practice of the hospital to purchase bread of the baker; we are now supplied with bread baked in a large brick oven on the premises, under the charge of an experienced baker. By this means we are furnished with bread preferable to that formerly supplied, and of a superior quality, at less expense. It is the rule to have good bread and butter for the patients, and to furnish them with a generous and wholesome diet.

Arrangements have been made to supply the house with an abundance of hot water for bathing and laundry purposes. Other alterations, repairs and improvements, have been made.

The fourth ward was not occupied until the past year. The increased number of female patients rendered it necessary to be furnished, and it was supplied with the woven wire mattress bed. Our experience with this bed has fully equaled our expectations. It is the cheapest, most durable, and com-

fortable bed that can be furnished for a hospital. In hospital use the wire fabric should be covered with two or three blankets. By this means the expense of mattresses is avoided, and every patient, when first entering the building, is furnished with a clean and comfortable bed. This extra expense of repairs, improvements, and furniture, was made at a cost of \$9,000.

The annual appropriation from the state was made soon after the close of the war for the support of the soldier sick, and ruined in health. By this means there is no excuse for the disabled soldier to beg in the streets. If he is sick and disabled, he is provided with a bed in the hospital; if not sick, he should be made to earn his living. Soldiers are received from other states who have been regularly discharged from the army, and by unavoidable circumstances have been admitted to the hospital to be supported by charity.

Sailors are admitted into the hospital and their expenses are paid by the marine hospital fund at Middletown. Many are admitted who are able to pay part or the whole of the expense; some occupying private rooms; others preferring the open ward. Many are admitted from the town of Hartford, and from the various towns of the state.

Most of the patients are from the poor and destitute sick. This class is yearly increasing as the city grows larger, and the population in the neighboring villages increases.

For the support of this large charity an appropriation of \$2,000 is made from the state treasury. An appropriation of \$50,000 is annually drawn from the state treasury to pay for the board of the drunkard in the county jails of the state.

There are private rooms at the hospital for the convenience of those who are willing to pay for extra accommodations. They are provided with extra nurses, and furnished with all the comforts they can desire. The expense of these extra accommodations are charged directly to the patients or their friends. In most cases the wards are preferred to private rooms.

Patients are continually received at the hospital who have been sick and cared for by their friends, until all pecuniary

means are exhausted, and all expectation of recovery is past. Hopeless chronic cases are admitted without any expectation of recovery, because they can be better cared for at the hospital, and it is a good place to lie down and die in peace. In consequence of these causes the number of deaths must be large.

The present hospital building with its four wards accommodates one hundred patients when equally distributed. During the past year the female wards have not been crowded, but the male wards have been crowded to such an extent, that extra beds have been arranged through the center of the wards.

Every effort is made for the comfort and recovery of the patients.

During the last fiscal year 520 patients have been under treatment, 359 males, 161 females. There have been admitted during the year, 452 patients; males, 318, females 134. At the commencement of the fiscal year 68 patients were under treatment; at the close of the year there were 98 patients, 61 males, 37 females. Of those admitted 299 have recovered, 36 removed improved, 29 not improved, 58 have died—35 males, 23 females.

Of these deaths, 19 were from consumption, others have died a few days after admission, being in a dying condition when admitted.

The whole number of weeks occupied by patients is 3,912. The number of weeks occupied by citizens is 3,027, Connecticut soldiers 737 weeks, soldiers from other states 72 weeks, by seamen, 26 weeks. The number of Connecticut soldiers was 74, number of soldiers from other states 11. Number of seamen 4. Daily average 79. The average number in the hospital is greater by ten than any previous year. The average duration of patients is $7\frac{2}{3}$ weeks. The amount received from citizens, not including soldiers or seamen, was \$4.12 per week. The largest number in the hospital any one day was 98, smallest number 63.

There has been 17 births—8 males, 9 females.

A large circle of friends have been called to mourn the

death of Miss E. M. Watkinson. Her whole life was associated with benevolent objects, and she was ever mindful of the poor and afflicted. During her life she gave to the hospital \$1,000, and in due time they will receive \$6,000 from her estate.

The sum of \$47,723.11 has been received from the Adams' estate, and \$3,000 from the estate of Lawson C. Ives. \$1,000 has been received from the estate of Daniel P. Crosby, which completes his donation of \$10,000. \$5,000 has been received from the estate of John H. Goodwin. Rev. Wm. W. Turner has presented \$500 to the hospital, J. S. Seymour of Auburn, N. Y., has also given \$500 to the institution. The south half of the dwelling house No. 21 Congress St., has been received from the estate of Harry Taylor.

These several sums amount to \$62,723.11.

The medical library and surgical instruments of Dr. Beresford were presented to the hospital through the kindness of Mrs. Beresford.

The disbursements of the hospital for the current expenses during the fiscal year were \$42,509.06. Of this sum \$9,000 was for extra repairs and improvements.

During the fiscal year the Hospital has received \$30,511.66 from the following sources :

Received from the annual state appropriation \$2,348.68 ; from the state for soldiers, \$4,720.65 ; from U. S. Collector for seamen, \$170.36 ; from the various towns of the state, \$4,087.21 ; from paying patients, not including soldiers, seamen, or those sent by the towns, \$3,647.76 ; from the permanent fund \$14,670.90 ; from other sources \$866.10.

From these figures it will be seen that the current expenses, with the extra improvements, exceed the regular income \$11,997.40. There is also a debt of \$25,000 on building.

There are reasons why the current expenses of the past year were much increased, which we trust will not again occur.

The present fund of the hospital has yearly increased, but the number of patients has increased faster than the fund. If this annual deficiency should be made good from the permanent fund, that fund would soon be exhausted.

It is desirable that the deficiency should be made good by a subscription for that purpose. The debt of \$25,000 on building account should be paid. What greater charity can be urged than to have this debt canceled?

Many cases of sickness have terminated fatally after a lingering disease from large, sloughing sores, made on the back and hips from lying a long time in a debilitated condition.

Bed sores are common in lingering consumption, spinal disease, &c., and generally in diseases which confine the patient long in bed.

These sores are most exhaustive to the patient and extremely tedious to those who have the care of those cases. To obviate the distress which accompanies these cases, and to relieve the sick thus afflicted, we would recommend the floating bed, which is described in Dr. Neal Arnold's *Elements of Physiology*, part 1st, page 330. Last May a patient was admitted to the hospital emaciated to the last degree. Her limbs contracted with rheumatism. She was unable to lie in any position which did not press on large ulcers, which were made by constant pressure from the weight of the body. She could scarcely move a limb, and could not change her position in bed. Her pulse was extremely feeble and the heart had not power sufficient to force the blood into the parts of the flesh which happened to be undermost, and compressed by the weight of the body over them; consequently these parts deprived of their nourishment became painful and caused her to be moaning constantly. Every device was made to relieve the ulcerated parts from pressure, but it was all in vain. The remedial means failed to check the unfavorable progress of the ulcers and there seemed to be no hope in her case.

A floating bed as described by Dr. Neal Arnold, was brought to the attention of the physicians, by Mr. Hastings the former Superintendent. This bed consists of a water tight lounge, six feet long, eleven inches deep, and about three feet wide, or sufficient width to be placed within the inside railing of a narrow bedstead. This trough is filled half full with water. The trough is made of galvanized iron, with a narrow strip of wood around the upper border. Over this trough

is placed a large sheet of rubber cloth of sufficient width to make a complete lining to it when empty. This sheet has its edges touched with varnish to prevent moisture from creeping around by capillary attraction, and is secured in its place in a water tight manner to the strip of wood which surrounds the upper border of the trough to prevent displacement or spilling of the water.

This floating bed is decidedly preferable to the common water or air bed. The water or air bed when complete is costly, bulky, and not durable, neither does it give the ease to the patient as the floating bed. The floating bed is simple in its construction, and can be made in a few hours at little cost. It is durable and surpasses all other beds in the ease and comfort it imparts to the patient. The specific gravity of the body is nearly equal to that of water, and the amount of water displaced, when lying on the bed is equal to the weight of the body. If, however, instead of displacing the water with the mere body, one chooses to have something around or under him which is bulky, with little weight, as pieces of cork, or a light mattress, it can be arranged that a person can graduate the depth to sink in the water.

This bed is warm because the water is nearly an absolute non-conductor of heat. The bed is perfectly dry as the rubber is impenetrable to water. If a person lies on this bed with two folds of blankets between him and the sheet which lies on the water, the insensible perspiration will traverse the blankets and settle as dew on the rubber sheet.

This is perfectly prevented by placing a thin rubber sheet above (not below) the blankets, so as to prevent the vapor from coming in contact with the lower sheet which covers the water. It is also prevented by small tubes of tinned wire wound spirally, placed under the mattress, that the air may ventilate through.

Many persons not understanding the cause might erroneously believe that the sheet was not water tight. The blankets under the patient should be changed every day. Unlike any other bed it allows the patient when capable of only feeble efforts to change his position almost like a person floating in

a bath, so as to take a degree of exercise and prevent any stiffness in the joints from lying in one position.

It exceedingly facilitates turning the patient to dress wounds, apply poultices or place vessels under any part of the body.

This bed has been in use in the hospital for nearly one year, and has proved a great blessing to the afflicted.

A charter was granted by the last legislature for an Old People's Home. Provision should be made for feeble old persons when they require hospital accommodations.

There are at present 12 old persons in the hospital, who are weak and feeble from age, and their discharge would cause great suffering. There is an urgent necessity for the establishment of this institution.

The gratuitous services of President Jackson, and Rev. Dr. Thompson and their assistants, are highly appreciated by the inmates of the hospital.

When persons are suffering from sickness, and the gates of death are open before them, then they are ready to receive the words of eternal life.

In concluding this report the executive committee would express in behalf of the sick and afflicted, their heartfelt acknowledgments to those, who have provided an asylum for the sick and destitute. "Inasmuch as ye have done it unto one of the least of these, my brethren, ye have done it unto me."

EDSON FESSENDEN,	}	<i>Executive Committee.</i>
GEO. B. HAWLEY,		
CHAS. H. NORTHAM,		

REPORT OF THE SUPERINTENDENT.

HARTFORD HOSPITAL,

FEBRUARY 28th, 1874.

GENTLEMEN OF THE EXECUTIVE COMMITTEE:

On the first of September, 1873, I succeeded in office your former Superintendent, Mr. Frank F. Hastings, and in accordance with your general rules, I respectfully submit to your honorable body his and my report combined, ending the last day of February, 1874. The following statistics contain an account of the receipts and disbursements, number of patients in the Hospital during the fiscal year, together with such information as would be of the most valuable importance to the Corporation.

There have been admitted to the Hospital during the fiscal year, 452 patients, 318 males, 134 females; 520 have been under treatment, 359 males, 161 females. At the commencement of the fiscal year, there were 68 patients under treatment, 41 males, 27 females; and at the close of the year, there were 98 patients, 61 males, 37 females. Of those admitted, 299 have recovered, 36 removed improved, 16 not improved, 13 removed, 58 died; 35 males, 23 females; of these deaths 19 were from consumption, most of the others from violent accidents, or from diseases of long standing.

The whole number of weeks occupied by patients is 3,912, of this number 3,027 were occupied by citizens, 787 by Conn.

soldiers, 72 by soldiers from other States, 26 by seamen. The number of Conn. soldiers was 74; number of soldiers from other States, 11; number of seamen, 4. Daily average of patients for the year, 79.

The average duration of patients was $7\frac{3}{4}$ weeks; average cost per week for the support of each patient, \$8.46. Average amount received per week from patients, without including soldiers or seamen, \$4.12. Average amount received per week for patients from State appropriation without including soldiers or seamen, \$1.30. Largest number of patients in Hospital any one day, 98. Least number, 63.

There have been 17 births, 8 males, 9 females. There were 181 Americans, 271 foreigners. Of this number 117 were born in Connecticut; 20 in New York, 18 in Massachusetts, 10 in Virginia, 164 in Ireland, 36 in England, 19 in Sweden, 18 in Germany, the remainder in different parts of the world.

Patients have been received from 39 different towns of the State.

CASES TREATED IN
HARTFORD HOSPITAL

From March 1st, 1873, to March 1st, 1874.

MEDICAL.

Diseases.	Males.	Females.
Abortion.....		3
Alcoholismus.....	20	6
Angina Membranacea.....	2	
Aphonia Paralitica.....	1	
Apoplexia Sanguinea.....	1	
Asthma Bronchial.....	2	
Bright's Disease.....	16	10
Bronchitis.....	15	5
" Capillary.....	3	
Cardiac Diseases, viz:		
Aortic Regurgitation.....	1	
Endocarditis.....	2	
Fatty Degeneration.....		2
Mitral Insufficiency.....	3	
" Stenosis.. ..	2	
Pericarditis.....		1
Catarrh Laryngeal.....	1	
Cerebral Anaemia.....	4	1
Cerebro Spinal Meningitis.....	2	2
Cholera Sporadica.....	12	1
Chorea.....		1
Cirrhosis of the Liver.....	2	
Colica-Pictonum.....	3	
Debility Senile.....	1	2
Diabetes Mellitus.....	8	
Diarrhoea Fatty.....	1	
" Acute.....	11	2
" Chronic.....	8	2
Duodonitis:.....	1	
Dysentery Sporadic.....	3	
" Chronic.....	7	3
Encephalitis.....	1	
Fevers, viz: Typhoid.....	18	10
Ephemeral.....	2	1
Intermittent.....	6	3
Puerperal.....		1
Remittent.....	2	3
Gastritis Acute.....	1	1
" Chronic.....	1	
Gout.....	2	
Hepatitis.....	1	

Diseases.	Males.	Females.
Hepatitis Syphilitic.....	1	2
Hysteria.....		
Hydrocephalus Acutus.....	1	1
Icterus....	2	
Laryngitis Syphilitic.....	1	
Mania a Potu.....	6	
Mental Aberration.....	2	
Meningitis.....	3	
Multocular Hydatids of the Liver.....	1	
Myopathic Acinesis.....	2	
Neuralgia, viz :		
Cervical.....		2
Cervico Brachial.....	2	
Intercostal.....	2	
Ischiatica.....	3	2
Neuroma.....	1	
Paralysis, viz :		
Epilepsy.....	2	
Hemiplegia.....	1	
Paraplegia.....	2	2
Parturition.....		17
Peritonitis.....		1
Phthisis Pulmonalis.....	12	7
" Laryngeal.....	4	
Pleuritis Acute.....	3	2
" Chronic.....		1
Pneuminitis.....	7	4
Rheumatism Acute.....	10	8
" Chronic.....	6	2
Tabes Dorsalis.....	1	
" Mesenterica.....		1
Variola.....	2	
Total.....	239	111

WILLIAM H. RAYMENTON, M. D.,

House Physician.

SURGICAL.

Diseases.	Males.	Females.
Abscess, Abdominal.....	1	
Facial.....	1	
Forearm.....	1	
Groin.....	2	
Leg.....	1	1
Palmar.....	1	1
Psoas.....	2	
Toe.....		1

Diseases.	Males.	Females.
Anchylosis, knee	1	1
Arthritis.....	1	
Bubo.....	3	
Bunion		1
Burns.....	2	1
Cancer, Breast.....		2
Chancroids.....	4	
Contusions, Back.....	1	1
Neck and back.....	1	
Head.....	1	
Side.....	1	1
Cystitis.....	3	
Dislocation, Elbow.....		1
Hip.....	1	
Shoulder.....	1	1
Eczema	2	1
Enlarged prostate.....	3	
Epidydimitis	1	
Erysipelas	3	2
Eye, Diseases of, viz:		
Cataract.....	2	2
Conjunctivitis, catarrhal.....	1	2
Conjunctivitis, gonorrheal.....	1	
Injury to lids.....	1	
Trachoma	2	2
Fistula in ano.....	1	
Fracture, <i>simple</i>		
Colles.....	1	
Femur.....	1	
Forearm.....		1
Humerus.....	1	
Inferior Maxillary.....	1	
Pott's.....	1	
Rib.....	1	
Tibia.....	1	
Tibia and fibula.....	1	
<i>Compound</i> —		
Femur.....	3	
Inferior Maxillary.....	1	
Tibia and fibula.....	1	
Frost-bite.....	3	1
Gonorrhea.....	6	
Haematocele.....	1	
Hare Lip.....	1	
Herpes Capitis.....	1	
Hernia, Femoral	1	
Inguinal.....	1	
Injury, Internal.....	1	

Diseases.	Males.	Females.
Necrosis, Femur.....		1
Humerus.....	1	
Inferior Maxillary.....	1	
Os calsis.....	1	
Tibia.....		1
Orchitis.....	1	
Periostitis.....	2	1
R. R. accident requiring amputation of arm.....	1	
leg.....	1	
toes.....	1	
Scabies.....	1	1
Scalds.....	2	
Spine, Injury.....	1	
Lateral curvature.....	1	1
Pott's disease.....	1	
Sprains.....	3	2
Stricture, Rectum.....		1
Urethra.....	4	
Synovitis, Knee.....		1
Syphilis, secondary.....	3	
Tertiary.....		1
Ulcers, Fistulous.....	1	
Foot.....	1	2
Varicose.....	5	1
Uterine diseases, viz:		
Anteflexion.....		1
Anteversio.....		2
Carcinoma.....		2
Endometritis.....		3
Menorrhagia.....		4
Metroperitonitis.....		1
Procidentia.....		1
Varicose veins.....		1
Wounds, <i>contused</i> .		
Elbow.....	1	
Hip.....	1	
Leg.....	1	
Scalp.....	2	
Scrotum.....	1	
Shoulder.....	1	
Thigh.....	1	
<i>Lacerated</i> .		
Foot.....	2	
Scalp.....	1	
Thigh.....	1	
<i>Incised</i> .		
Foot.....	1	

Diseases.	Males.	Females.
<i>Gun-shot.</i>		
Face and neck	1	
Total Surgical	120	51
Total Medical	239	111
	359	162

GEORGE D. HERSEY, M. D.,

House Physician.

TABLE OF DEATHS.

Diseases.	Males.	Females.
Apoplexy		1
Bright's Disease	4	2
Cancer of Breast		2
Cholera Sporadica	1	1
Cirrhosis Hepatic	1	
Diarrhœa, Acute	2	1
Dysentery, Chronic	1	
Fever, Typhoid	2	2
Heart: diseases of,		
Endocarditis	2	
Mitral Stenosis	2	
Pericarditis	1	
Hydrocyphalus	1	
Infant		1
Meningitis Cerebro Spinal	1	
Paraplegia	1	
Phthisis Pulmonalis	14	6
Pneumonia		2
Shock from Railroad accident	4	1
Spine, Pott's Disease of		1
Tabes Mesenterica		1
Total	37	21

SUPERINTENDENTS' ACCOUNT.

The Hartford Hospital in account with Leander Hall, Supt.

DR.			CR.
1874. To amt. paid for—		1874. By amt. received from—	
Breadstuffs,	\$1,422.06	F. A. Brown, Treasurer,	\$42,509.06
Barn Expenses,	873.16	Board of Patients from	
Butter and Eggs,	2,048.48	various towns of the state,	4,087.21
Beef Tea,	31.00	Paying Patients,	3,647.76
Candles, Oil, and Gas,	715.54	United States Collector, board	
Clothing,	61.20	of Seamen,	170.36
Fuel,	2,849.81	Sales,	625.57
Furniture,	3,731.15	Rent,	240.53
Fruit and Vegetables,	1,493.59		
Freight,	31.52		
Groceries,	2,380.04		
Improvements and Repairs,	5,645.26		
Insurance,	54.00		
Ice,	161.37		
Meats, Fish, and Poultry,	6,765.71		
Milk,	1,505.20		
Medicine,	993.16		
Miscellaneous,	533.88		
Printing, Stationery, and			
Advertising,	428.47		
Pasture,	135.00		
Salaries, Wages, and Labor,	10,072.52		
Soap,	113.07		
Water,	192.42		
Whiskey and Ale,	271.45		
Total current expenses,	\$42,509.06		
Amount paid F. A. Brown,			
Board of patients,	8,771.43		
	\$51,280.49		\$51,280.49

Detailed statement of the Receipts of the Hartford Hospital for the fiscal year ending February 28th, 1874.

Received from the State Appropriation,

May 31, 1873,	-	-	-	-	\$582.50
August 31, 1873, -	-	-	-	-	766.18
November 30, 1873, -	-	-	-	-	500.00
February 28, 1874,	-	-	-	-	500.00
					<hr/>
					\$2,348.68

Received from the State for Soldiers,

May 31, 1873,	-	-	-	-	\$809.15
August 31, 1873,	-	-	-	-	989.85
November 30, 1873,	-	-	-	-	1,356.82
February 28, 1874,	-	-	-	-	1,564.83
					<hr/>
					\$4,720.65

Received from U. S. Collector for Seamen,

May 31, 1873,	-	-	-	-	\$ 51.43
August 31, 1873,	-	-	-	-	53.57
November 30, 1873,	-	-	-	-	65.36
					<hr/>
					\$170.36

Received from Town of Hartford,

May 31, 1873,	-	-	-	-	\$756.34
August 31, 1873,	-	-	-	-	791.71
November 30, 1873,	-	-	-	-	783.19
February 28, 1874,	-	-	-	-	1,063.10
					<hr/>
					\$3,394.34

Received from Other Towns,

May 31, 1873,	-	-	-	-	\$159.43
August 31, 1873,	-	-	-	-	92.97
November 30, 1873,	-	-	-	-	132.43
February 28, 1874,	-	-	-	-	308.04
					<hr/>
					\$692.87

Received from Paying Patients,

May 31, 1873,	-	-	-	-	\$ 574.29
August 31, 1873,	-	-	-	-	1,205.18
November 30, 1873,	-	-	-	-	834.00
February 28, 1874,	-	-	-	-	1,034.29
					<hr/>
					\$3,647.76

Received from Sales,

May 31, 1873,	-	-	-	-	\$ 499.46
August 31, 1873,	-	-	-	-	29.70
November 30, 1873,	-	-	-	-	20.41
February 28, 1874,	-	-	-	-	76.00
					<hr/>
					\$625.57

Received from Rents,

May 31, 1873,	-	-	-	-	\$ 17.00
February 28, 1874,	-	-	-	-	223.53
					<hr/>
					\$240.53
					<hr/>
					\$15,840.76

Received from Permanent Fund, - - \$14,670.90

Total Receipts, - - \$30,511.66

February 28th, 1873, there was due the
Hospital from the State Appropria-

tion, balance of	-	-	-	-	\$ 348.68
Appropriation for 1873,	-	-	-	-	2,000.00
					<hr/>
					\$2,348.68

Drafts paid upon orders from the Governor, \$2,348.68

TREASURER'S ACCOUNT.

THE HARTFORD HOSPITAL in account with F. A. BROWN, *Treasurer*.

1873.		1873.	
1873.	Paid orders of the Executive Committee, from March 1, 1873, to March 1, 1874, - - - -	March 1,	Balance from old account, - -
	- - - - \$43,458.99		Received for interest, - -
	Paid interest, - - - - 350.00		" from State appropriation, -
	- - - - 98.99		" for board of soldiers, -
	Paid taxes, - - - - -		" from board of patients, -
			" from donations, - -
			" from incidental sources, -
			175.00
			\$35,231.65
			8,676.33
			\$43,907.98
			Balance for temporary loans to new account,
			\$43,907.98

F. A. BROWN, *Treasurer*.

We have examined the above account and find it correct.

JAMES B. HOSMER,
 GEORGE M. BARTHOLOMEW, } *Auditors*.

HARTFORD, April 13, 1874.

*Number of Patients who have received the benefits of the Hospital
during the fiscal year ending February 28, 1874.*

	Males.	Females.	Total.
Number of patients in Hospital at beginning of year,	41	27	68
Admitted during the year,.....	318	134	452
Total,....	359	161	520
Of this number there have been discharged :			
Recovered,	213	86	299
Improved,.....	26	10	36
Not improved,.....	8	8	16
Removed, Expelled, Eloped, etc.,.....	10	3	13
Dead,.....	34	24	58
Total,	291	131	422
Remaining in Hospital Feb. 28, 1874,.....	61	37	98
Whole number admitted to Feb. 28, 1874,.....			3406
discharged to Feb. 28, 1874,.....			3308
remaining Feb. 28, 1874,.....			98

Monthly Admissions from March 1, 1873, to Feb. 28, 1874.

	Males.	Females.	Total.		Males.	Females.	Total.
March,	24	8	32	October,	29	15	44
April,	13	7	20	November,	31	13	44
May,	34	13	47	December,	16	9	25
June,	31	11	42	January,	26	17	43
July,	29	11	40	February,	25	7	32
August,	32	13	45				
September,	28	10	38	Total,	318	134	452

Occupations.

Accountant,	1	Carpenters,	4	Harpist,	1	Potter,	1
Actor,	1	Compositors,	11	Harness M'kr,	1	Painters,	7
Agents,	2	Cigar Maker,	1	Hackman,	1	Peddler,	1
Ax Grinder,	1	Car'ge Maker,	1	Joiners,	8	Sailors,	14
Brakemen,	4	Chambermaid,	1	Laborers,	108	Saddler,	1
Brick Layer,	1	Domestics,	68	Lumbermen,	2	Stone Cutters,	8
Bar-tenders,	4	Dressmakers,	4	Laundress,	1	Soldier,	1
Barbers,	2	Driver,	1	Leather-dress'r,	1	Shoemakers,	2
Blacksmiths,	3	Dyer,	1	Masons,	6	Silversmiths,	2
Book-keeper,	1	Factory Op.,	17	Machinists,	15	Sawyer,	1
Bell Hanger,	1	Farmers,	12	Merchants,	4	Tailors,	3
Boiler Maker,	1	Furn. Finisher,	1	Moulders,	7	Tinner,	1
Butchers,	3	Gardeners,	5	Musician,	1	Teamster,	1
Bakers,	3	Gun-makers,	3	Nurses,	2	Waiters,	3
Children,	21	Grocer,	1	Piano Tuner,	1	Wiredrawer,	1
Clerks,	6	Housekeep'rs,	41	Plumbers,	3		
Conductor,	1	Hostlers,	4	Plasterer,	1	Total,	452
Cooper,	1	Hatter,	1	Polishers,	3		
Cooks,	3	Hod Tender,	1	Printer,	1		

Nativity.

At Sea,	1	France,	3	N. Hampshire,	1	Sweden,	19
Austria,	1	Germany,	18	New Jersey,	1	Scotland,	8
Bohemian,	1	Holland,	1	New York,	20	Vermont,	2
Canada,	3	Illinois,	1	Nova Scotia,	2	Virginia,	10
Conn.,	117	Italy,	1	N. So. Wales,	1		
Cuba,	2	Ireland,	164	Prussia,	4	Total,	452
Denmark,	4	Maine,	1	Poland,	1		
Dist. Col.,	4	Mass.,	18	Pennsylvania,	3	Foreign,	271
England,	36	Malta,	1	Rhode Island,	3	American,	181

Towns in Connecticut.

Avon,	Glastonbury,	New Britain,	Wethersfield,
Broad Brook,	Hartford,	Norwich,	Windsor,
Berlin,	Haddam,	North Manch'tr,	Waterbury,
Bloomfield,	Manchester,	Plainville,	Windsor Locks,
Bolton,	Middletown,	Rocky Hill,	West Hartford,
Collinsville,	Middlefield,	Rockville,	Winsted,
Canton,	Meriden,	Simsbury,	Woodbury,
Danbury,	New Haven,	So. Manchester,	Washington,
Enfield,	Newington,	South Windsor,	
East Hartford,	New Hartford,	Saybrook,	

Habits.

Temperate, 327. Intemperate, 125.

GENERAL STATISTICS.

YEARS.	Admitted during the year.	NUMBER EACH YEAR.						Remaining at end of year.	Daily average for the year.	NO. ANY DAY	
		Under care.	Discharged.	Recovered.	Improved.	Not Impr'vd.	Dead.			Greatest.	Least.
1860—1861	45	45	32	21	7	1	3	13	12	14	1
1861—1862	258	271	214	159	20	12	23	57	27	85	14
1862—1863	107	164	141	103	15	5	18	23	18	57	11
1863—1864	157	180	149	103	14	8	24	31	27	45	21
1864—1865	132	163	142	102	2	9	29	21	27	31	21
1865—1866	196	217	172	133	5	8	26	45	35	49	21
1866—1867	221	266	211	176	6	5	24	55	44	59	29
1867—1868	251	306	250	183	16	15	36	56	50	63	38
1868—1869	259	315	260	192	18	16	34	55	55	67	42
1869—1870	284	339	298	220	21	20	37	41	50	62	36
1870—1871	329	370	306	210	28	18	50	64	63	67	39
1871—1872	347	411	345	215	43	46	41	66	62	71	53
1872—1873	370	436	368	206	76	31	55	68	69	76	56
1873—1874	452	520	422	299	36	29	58	98	79	98	63
Totals,	3408		3310	2322	307	223	458				

DONATIONS.

The following is a statement of such donations as have been recorded during the six months that I have been in charge of the Hospital. It gives me pleasure to acknowledge the evidence of interest manifested in this Institution on the part of a generous public, and kind friends.

Through the courtesy of the Editors and Publishers, we have received the *Hartford Times*, *Hartford Courant*, *Hartford Post*, *Churchman*, *Harper's Weekly*, *Harper's Bazaar*, and *Monthly Magazine*; from Erastus Collins, the *Independent*, and *Christian Union*; Mrs. J. B. Bunce, bundle old linen; H. E. Pratt, basket peaches, grapes, and other fruits, at sundry times; Mrs. William D. Shipman, one dozen shirts; Miss Lyman, bundle clothing and old linen; Mrs. Hart, bundle clothing; Mrs. Williams, bundle clothing; Mrs. Charles Brainard, fruit; Mrs. M. L. Brandigee, of Utica, N. Y., ten dollars, for fruit and flowers; Mr. Seyms, four dollars, for fruit; Mrs. Cummings, fruit and jelly; Carrie Collins, and Lillie Olmsted, four dozen handkerchiefs, two dozen pairs socks, and other articles for Christmas tree; Mrs. Rogers, of New Britain, old linen and under-clothing; Mrs. Elizabeth Robbins Scott, basket fruit and flowers; Mrs. Brainard, basket apples; Mrs. J. S. Woodruff, fruit; Mrs. James Bolter, bundle clothing and old linen; Mrs. McNary, one dress; Mrs. John C. Tracy, bundle clothing, and old linen. Other kind friends have left clothing, old linen, pamphlets, books, fruits, &c., without leaving their addresses, which have been thankfully received and appreciated.

It is always a pleasing duty to acknowledge the kindly interest manifested by those who have feelings and sympathy for the afflicted and unfortunate inmates of the Hospital. Therefore I regret exceedingly that I have no record of the names of those that donated articles previous to September 1st, the time of my taking charge of this Institution, as I learn there was quite a number of articles donated, but all such can rest assured their gifts were appreciated and thankfully received.

I herein take the liberty of appealing to the charitable men and women of this city and surrounding towns, to contribute old cotton under-clothing, and clothing of every description, which we are greatly in need of, as many of the patients, when admitted, are in a destitute condition, and are dependent upon the Hospital for everything, and

are provided as far as possible with everything necessary for their comfort and recovery. If the kind and charitable people knew how we value old sheets, and cast-off clothing, which is considered worthless to many of our citizens, they would respond to our immediate wants, and I earnestly hope that those who feel disposed will contribute liberally, and give this Institution a hearty support in the noble effort we are making to sustain a charitable purpose.

In closing I desire to express my appreciation of the courtesy and kindness which I have received from all connected with the Hospital. To the employees of the Hospital generally, I am under obligations for ready co-operation and cheerful performance of duty, and to the attendants especially, whose duties are often disagreeable, as well as arduous, I wish to extend a tribute of praise, which many of them are deserving.

I am respectfully,

Your obedient servant,

LEANDER HALL,

Superintendent.

At the annual meeting held April 13, 1874, the resolutions which were passed at the annual meeting held April 17, 1865, were amended as follows :

Resolved, That any person giving the sum of \$250 for the purpose of establishing a free bed, shall have the privilege of one free bed in a ward of the Hospital, for one year.

Resolved, That any person giving at one time the sum of \$4,000 for the purpose of free beds, shall have the privilege of a permanent free bed in a ward of the Hospital.

Resolved, That any person giving any specified sum for the purpose of free beds, shall have the privilege of one or more free beds in a ward of the Hospital, until the principal and simple interest of said sum shall be absorbed at the rate of \$250 per annum.

Resolved, That persons occupying free beds shall be governed by the same rules and entitled to the same privileges that govern other patients admitted to the Hospital.

EXTRA RULES FOR HOUSE STAFF.

The house physician and surgeon must report to the superintendent any improper conduct on the part of nurses, domestics, or patients, but shall not, under any circumstances, dictate to or endeavor to discipline them.

If nurses or patients do not comply with the directions of the house physician and surgeon, they shall be reported immediately to the superintendent; in the absence of the superintendent the house physician, together with the matron, shall act in place of the superintendent.

VISITORS.

1. Visitors are welcome to the Hospital every week-day, between the hours of two and five P. M., and on Sunday for the purpose of attending Divine worship, but on that day they must leave the wards when the services are ended.

2. Visitors shall not enter the wards without the consent of the superintendent or matron.

3. Visitors must deposit with the superintendent or matron any articles of food or delicacies intended for patients, which articles will be distributed as requested if not inconsistent with the condition of said patient.

PATIENTS.

1. Patients, upon admission to the Hospital, shall deposit money and valuables with the superintendent, who will, if desired, give receipts therefor.

2. Patients shall not leave the premises without permission from the superintendent, and they shall report to him on their return.

3. Patients shall not enter the kitchen, cellar, yard, or any of the domestics' apartments, unless by direction of the superintendent or matron.

4. No ardent spirits, or other stimulating drinks, shall be brought into the Hospital by the patients or their friends—

neither shall patients be furnished fruit, or any article of food, without the knowledge and permission of the superintendent.

5. There shall be no loud talking, no profane or vulgar language, and no unnecessary noise or disturbance in the building or on the grounds.

6. Spitting on the floor or other practices inconsistent with neatness, must be avoided, and a proper regard must be observed for cleanliness.

7. No patient shall smoke tobacco in the Hospital.

8. Before lying on their beds, patients must take off their boots and shoes, turn down the outer spread, and each patient will be responsible for the neatness of his bed when not occupied during the day.

9. All convalescents who are able, shall assist in their respective wards, when requested by the nurses.

10. Patients shall retire at or before nine o'clock P. M.

11. No patient shall be allowed to leave the grounds between the hours of 8 and 12 A. M.

12. No patient shall leave the Hospital grounds without presenting to the superintendent a written statement of his condition from the house physician or surgeon.

13. It shall be the duty of the superintendent to enjoin a strict observance of the above regulations, and he shall report to the executive committee any patient who shall continue to violate the above rules, and if occasion requires, may immediately discharge such patient from the Institution.

14. No officer or employee of this Institution shall accept any gift or bequest from any patient, except with the approbation of the executive committee.

ADMISSION OF PATIENTS TO THE HARTFORD HOSPITAL.

1. All patients are admitted by permits from one of the executive committee, who arrange the price per week, according to the circumstances of the case and accommodations required.

2. All permits are subject to the approval of the executive committee, at their regular Hospital meeting.

3. Those who are able to contribute toward their support, are received at an agreed rate.

4. The ordinary charge per week is \$6.00, which includes medical and surgical care, together with medicine and nursing.

5. Persons who are desirous of extra accommodations, are charged according to circumstances.

6. Persons who are destitute of friends and means, are provided for in various ways.

7. Those persons only who are carried directly from the place of accident, are admitted without a certificate from the executive committee.

8. No patients having venereal or contagious disease are admitted into this Institution.

HARTFORD, Conn., 187 .

Upon the admission of _____ of _____ into the "HARTFORD HOSPITAL," at Hartford, I engage to provide or pay for a sufficiency of clothing for _____ use, and pay the treasurer of said Institution _____ dollars per week for board, medicine, and medical attendance; cause said patient to be removed when discharged, and in the event of death, to pay the expenses of burial.

Principal.

For value received, I hereby engage to become responsible for the fulfilment of the above stipulations.

Surety.

Form of Bequest to the Hartford Hospital.

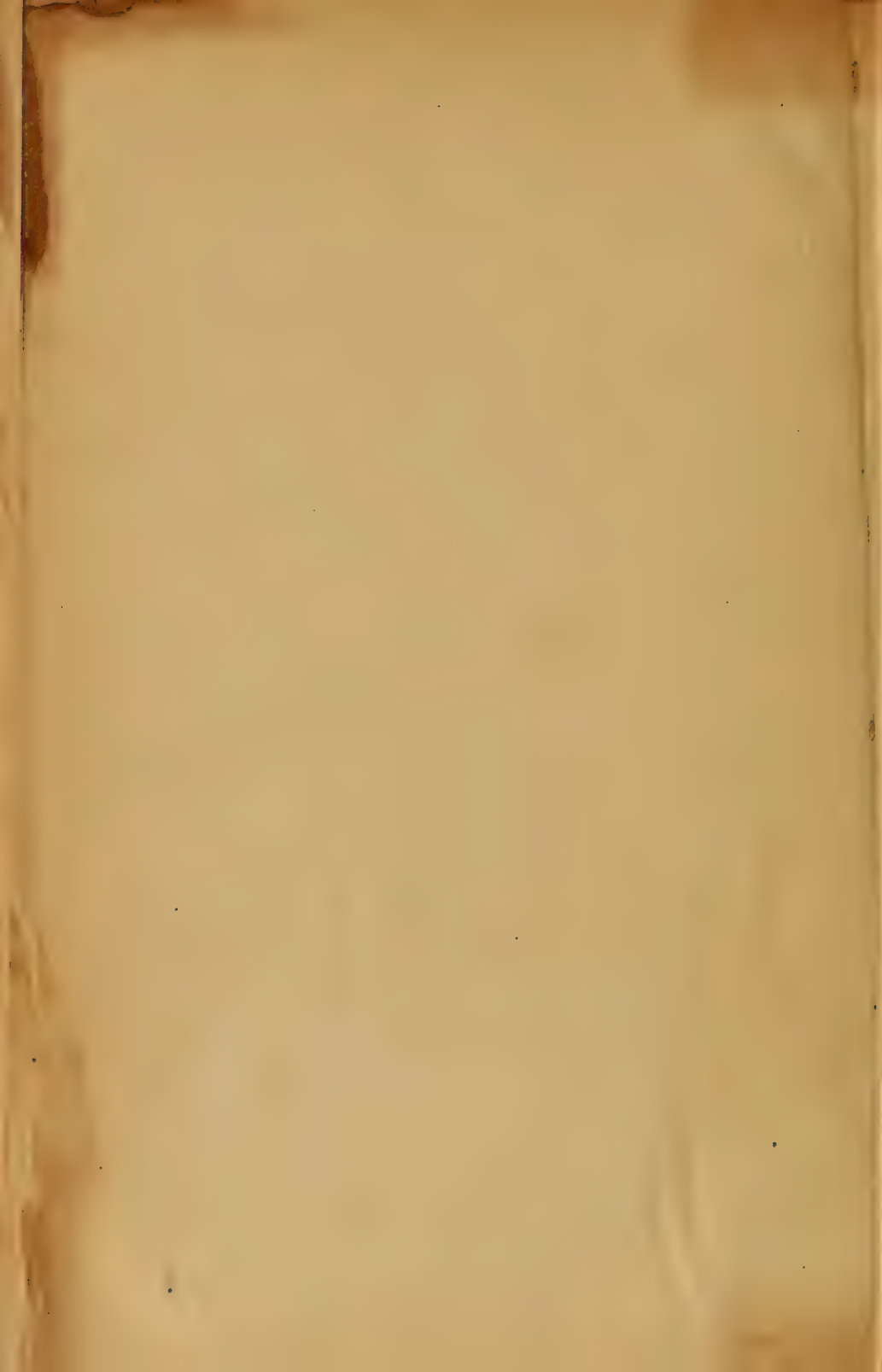
ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said Institution for the time being, in trust, to be applied by the Directors thereof to the humane purposes of said Institution.

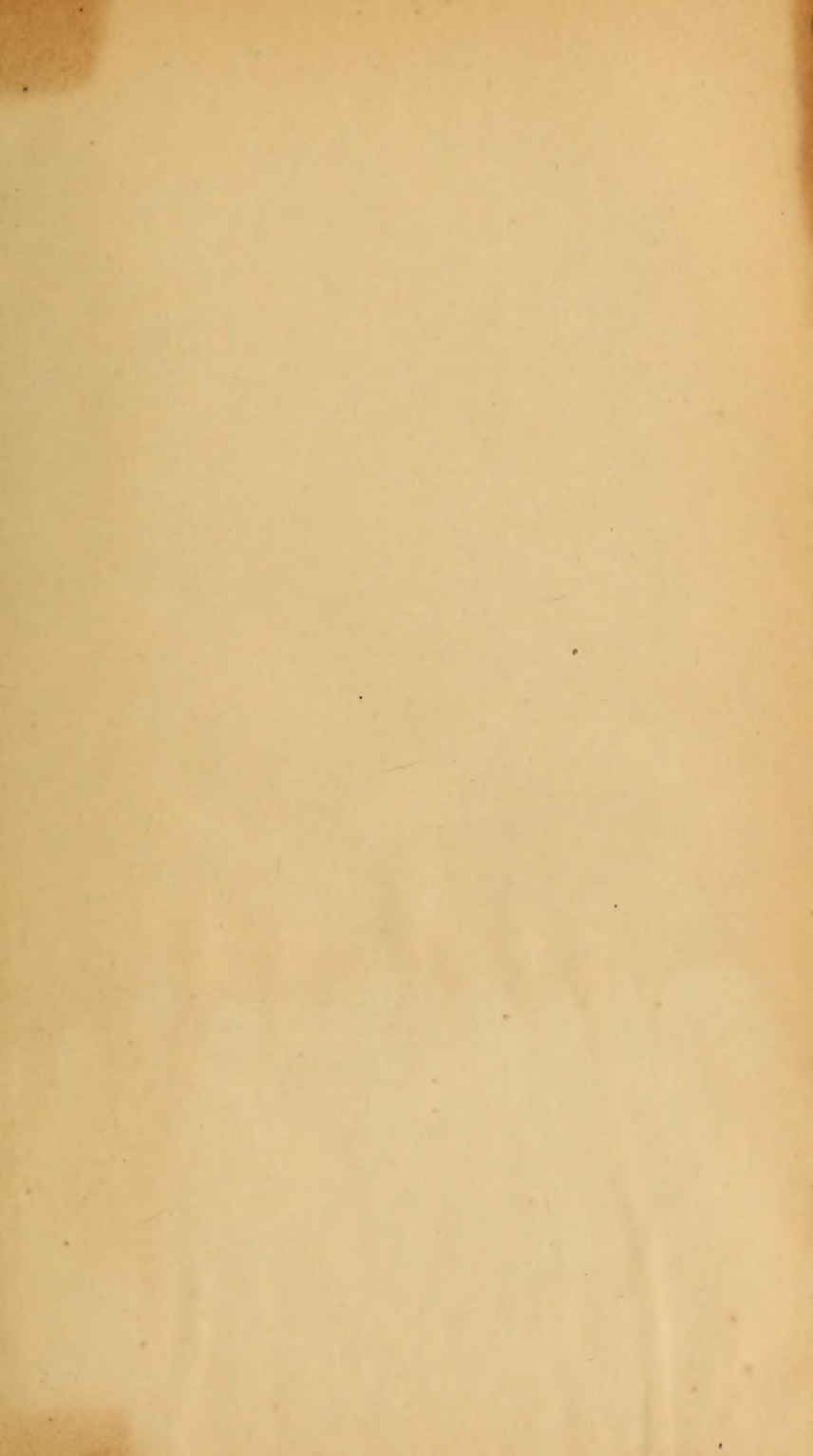
Form of Bequest to the Old People's Home.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said Institution for the time being, in trust, to be applied by the Directors thereof to the humane purposes of the department in said Institution, known and designated as the Old People's Home.











the
university of
connecticut
libraries



